



NORTHEASTERN
UNIVERSITY
LIBRARY



GIVEN BY

LIBRARY

ON ELEVATED
LIBRARY



Digitized by the Internet Archive
in 2011 with funding from
Boston Library Consortium Member Libraries



W. W. W. W.

PRESIDENT, 1913-1914

W. F. WEH, SUPERINTENDENT ACCIDENT DEPARTMENT

THE CLEVELAND RAILWAY CO.

CLEVELAND, OHIO.

PROCEEDINGS
OF THE
AMERICAN ELECTRIC RAILWAY
CLAIMS ASSOCIATION
1914

CONTAINING A COMPLETE REPORT
OF THE ELEVENTH ANNUAL CON-
VENTION, HELD AT ATLANTIC CITY,
N. J., OCTOBER 12, 13, 14, 15 AND 16, 1914.

PUBLISHED BY THE
AMERICAN ELECTRIC RAILWAY ASSOCIATION
FROM THE OFFICE OF THE SECRETARY
29 WEST 39TH STREET, NEW YORK, N. Y.

TF

701

A64

1914

THE NAME OF THIS ASSOCIATION WAS FORMERLY THE
STREET RAILWAY CLAIM AGENTS' ASSOCIATION OF
AMERICA

ORGANIZED AT ST. LOUIS, MO., OCTOBER 12 AND 13, 1904

REORGANIZED AT PHILADELPHIA, PA., SEPTEMBER 26, 1905

AS THE

AMERICAN STREET AND INTERURBAN RAILWAY CLAIM
AGENTS' ASSOCIATION

THE NAME OF THIS ASSOCIATION IS NOW
AMERICAN ELECTRIC RAILWAY CLAIMS
ASSOCIATION

(CHANGE MADE AT 1912 CHICAGO CONVENTION)

J. B. LYON COMPANY, PRINTERS
ALBANY, N Y.

621.38.06

TABLE OF CONTENTS

	PAGE.
Officers, 1913-14 (Officers of the 1914 Convention).....	v
Officers, 1914-1915 (Elected at the 1914 Convention).....	vi
Committees, 1913-14.....	vii
Convention Program.....	viii
Minutes of Monday's Session.....	i
Address of the President.....	i
Report — Executive Committee.....	7
Report — Secretary-Treasurer.....	8
Report — Committee on Ways and Means.....	13
Report — Committee on Employment.....	13
Discussion on Report of Committee on Index Bureau.....	14
Report — Committee on Index Bureau.....	16
Appointment of Committee on Nominations.....	16
Announcement of Course in Electric Railway Accounting Paper, " How Investigations Should be Conducted from a Legal Point of View, Having in Mind Defense as Well as Adjustment," by E. P. Walsh.....	19
Written Discussion:	
By L. S. Hoffman.....	25
By Wallace Muir.....	30
General Discussion.....	34
Minutes of Tuesday's Joint Session.....	37
Report of Accident Prevention Board.....	37
Paper, " Accident Prevention " by F. C. Henderschott.....	87
Announcement of Course in Electric Railway Accounting.....	93
Minutes of Tuesday's Session.....	95
Discussion on Hooper-Holmes Index Bureau.....	95
Appointment of Committee on Index Bureau.....	108
Remarks by Cecil G. Rice on " Safety First ".....	110
Minutes of Wednesday's Session.....	112
" Claim Department Policies and Principles," by Cecil G. Rice.....	112
Written Discussion:	
By Wm. Lichenor.....	123
By J. H. Handlon.....	128
Minutes of Wednesday's Joint Session.....	131
Report of Joint Committee on Claims-Accounting.....	132
General Discussion.....	137
Report of the Sub-Committee on the Classification of the Expen- ses of the Accident Department.....	146
General Discussion.....	149

112514

	PAGE
Minutes of Thursday's Session.....	150
Paper, "Is Publicity Beneficial to Claim Department Work?"	
by C. E. Redfern.....	150
Written Discussion:	
By J. J. Reynolds.....	154
By J. S. Kubu.....	175
General Discussion.....	177
Letter from Frank V. Whiting.....	180
Trespass Injury Report.....	183
Tribute to the Late Robert McCulloch.....	184
Report of Committee on Nominations.....	185
Election of Officers.....	185
Installation of Officers.....	185
General Business.....	186
Contributors to Discussions.....	xi
General Index.....	xix

OFFICERS, 1913-1914

(Of the 1914 Convention.)

PRESIDENT:

W. F. WEH,

Superintendent Accident Department, The Cleveland Railway
Co.,
CLEVELAND, OHIO.

FIRST VICE-PRESIDENT:

WILLIAM TICHENOR,

Claim Agent, Terre Haute, Indianapolis & Eastern Traction
Co.,
INDIANAPOLIS, IND.

SECOND VICE-PRESIDENT:

GEORGE CARSON,

Claim Agent, Puget Sound Traction, Light & Power Co.,
SEATTLE, WASH.

THIRD VICE-PRESIDENT:

R. E. MACDOUGALL,

Claim Agent, New York State Railways,
ROCHESTER, N. Y.

SECRETARY-TREASURER:

B. B. DAVIS,

Claim Adjuster, Columbus Railway, Power & Light Co.,
COLUMBUS, OHIO.

EXECUTIVE COMMITTEE:

THE OFFICERS AND

P. C. NICKEL, Claim Agent, New York Railways Co., New York, N. Y.

F. J. WHITEHEAD, Manager Claims Department, Washington Railway
& Electric Co., Washington, D. C.

S. B. HARE, Claim Agent, Altoona & Logan Valley Traction Co.,
Altoona, Pa.

C. B. PROCTOR, Claim Agent, The Memphis Street Railway Co.,
Memphis, Tenn.

OFFICERS, 1914-1915.

(Elected at the 1914 Convention.)

PRESIDENT:

WILLIAM TICHENOR,

Claim Agent, Terre Haute, Indianapolis & Eastern Traction
Co.,

INDIANAPOLIS, IND.

FIRST VICE-PRESIDENT:

GEORGE CARSON,

Claim Agent, Puget Sound Traction, Light & Power Co.,
SEATTLE, WASH.

SECOND VICE-PRESIDENT:

R. E. MACDOUGALL,

Claim Agent, New York State Railways,
ROCHESTER, N. Y.

THIRD VICE-PRESIDENT:

S. B. HARE,

Claim Agent, Altoona & Logan Valley Electric Railway Co.,
ALTOONA, PA.

SECRETARY-TREASURER:

B. B. DAVIS,

Claim Adjuster, Columbus Railway, Power & Light Co.,
COLUMBUS, OHIO.

EXECUTIVE COMMITTEE:

THE OFFICERS AND

P. C. NICKEL, Claim Agent, New York Railways Co., New York, N. Y.

F. J. WHITEHEAD, Manager Claims Department, Washington Railway
& Electric Co., Washington, D. C.

C. B. PROCTOR, Claim Agent, The Memphis Street Railway Co.,
Memphis, Tenn.

WALLACE MUIR, Claim Agent, Kentucky Traction & Terminal Co.,
Lexington, Ky.

COMMITTEES 1913-1914

COMMITTEE ON THE INDEX BUREAU

- H. V. DROWN, CHAIRMAN, *General Claim Agent*, Public Service Railway Co., Newark, N. J.
- CECIL G. RICE, *Superintendent Claims Department*, Pittsburgh Railways Co., Pittsburgh, Pa.
- C. B. HARDIN, *Claim Agent*, United Railways Company of St. Louis, St. Louis, Mo.
- GEO. CARSON, *Claim Agent*, Puget Sound Traction Light and Power Co., Seattle, Wash.
- R. E. MACDOUGALL, *Claim Agent*, New York State Railways, Rochester, N. Y.
- B. B. DAVIS, *Claim Adjuster*, The Columbus Railway & Light Co., Columbus, O.
- PETER C. NICKEL, *Claim Agent*, The New York Railways Co., New York, N. Y.
- F. J. WHITEHEAD, *Manager Claims Department*, Washington Railway & Electric Co., Washington, D. C.
- S. B. HARE, *Claim Agent*, Altoona & Logan Valley Traction Co., Altoona, Pa.
- C. B. PROCTOR, *Claim Agent*, The Memphis Street Railway Co., Memphis, Tenn.
- R. H. GOSHORN, *Claim Agent*, Philadelphia Rapid Transit Co., Philadelphia, Pa.; Past President.

COMMITTEE ON SUBJECTS

- L. S. HOFFMAN, CHAIRMAN, *General Solicitor*, Public Service Railway Co., Newark, N. J.
- M. P. SPILLANE, *Claims Attorney*, Boston Elevated Railway Co., Boston, Mass.
- J. H. HANDLON, *Claim Agent*, United Railroads of San Francisco, San Francisco, Cal.
- WALLACE MUIR, *Claim Agent*, Kentucky Traction and Terminal Co., Lexington, Ky.
- CHARLES B. HARDIN, *Claim Agent*, United Railways Company of St. Louis, St. Louis, Mo.; Past President.
- E. C. CARPENTER, *General Manager*, Pittsburgh & Butler Street Railway Co., Butler, Pa.
- H. V. DROWN, *General Claim Agent*, Public Service Railway Co., Newark, N. J.; Past President.
- H. K. BENNETT, *Claim Agent*, Fitchburg & Leominster Street Railway Co., Fitchburg, Mass.; Past President.
- C. A. AVANT, *Assistant Law Department*, Birmingham Railway, Light & Power Co., Birmingham, Ala.; Past President.
- J. S. DOYLE, *Superintendent Car Equipment*, Interborough Rapid Transit, N. Y.; Representing Engineering Association.
- H. E. REYNOLDS, *Assistant General Manager*, Bay State Street Railway Co., Boston, Mass.; Representing Transportation and Traffic Association.

COMMITTEE ON WAYS AND MEANS

- J. S. KUBU, CHAIRMAN, *Claim Agent*, New York State Railways, Utica, Oneida Lines, Utica, N. Y.
- ALVES DIXON, *Claim Agent*, El Paso Electric Railway Co., El Paso, Tex.
- J. S. HARRISON, *Claim Agent*, Jacksonville Traction Co., Jacksonville, Fla.

COMMITTEE ON EMPLOYMENT

- B. B. DAVIS, CHAIRMAN, *Claim Adjuster*, Columbus Railway & Light Co., Columbus, O.
- A. D. BROWN, *Claim Agent*, New York State Railways, Syracuse Lines, Syracuse, N. Y.
- C. J. McALEER, *Claim Agent*, The Schenectady Railway Co., Schenectady, N. Y.

ACCIDENT PREVENTION BOARD

- W. F. WEH, *Superintendent Claim Department*, The Cleveland Railway Co., Cleveland, O.
- WILLIAM TICHENOR, *Claim Agent*, Terre Haute, Indianapolis & Eastern Traction Co., Indianapolis, Ind.
- GEORGE CARSON, *Claim Agent*, Puget Sound Traction, Light & Power Co., Seattle, Wash.

COMMITTEE ON CLAIMS-ACCOUNTING

ACCOUNTANTS

- H. J. DAVIES, *Secretary*, The Cleveland Railway Company, Cleveland, Ohio.
- H. J. JUMONVILLE, *Auditor*, New Orleans Railway & Light Company, New Orleans, La.

CLAIMS

- P. C. NICKEL, *Claim Agent*, The New York Railways Co., New York, N. Y.
- H. K. BENNETT, *Claim Agent*, Fitchburg & Leominster Street Railway Co., Fitchburg, Mass.

CONVENTION PROGRAM

(Atlantic City, N. J., October 12, 13, 14, 15 and 16, 1914.)

Meeting Rooms.

All Regular Sessions in Claims Hall.

Joint Session with Accountants' Association in Accountants' Hall and with Engineering and Transportation and Traffic Associations in Greek Temple.

Monday, October 12th — 9:30 A. M. to 12:30 P. M.

Registration and Distribution of Badges, entrance to Young's Million Dollar Pier.

Monday, October 12th — 2:30 P. M. to 5:30 P. M.

Convention Called to Order.

Annual Address of President.

Annual Report of Executive Committee.

Annual Report of Secretary-Treasurer.

Reports of Special Committees.

Appointment of Convention Committees.

PAPER — "How Investigations Should be Conducted from a Legal Point of View, Having in Mind Defense as Well as Adjustment," by Mr. E. P. Walsh, Attorney, United Railways Company of St. Louis, St. Louis, Mo.

Written Discussions:

(a) Mr. L. S. Hoffman, General Solicitor, Public Service Railway Co., Newark, N. J.

(b) Mr. Wallace Muir, Assistant Counsel, Kentucky Traction & Terminal Co., Lexington, Ky.

Tuesday, October 13th — 9:30 A. M. to 12:30 P. M.

Joint Session with Engineering and Transportation and Traffic Associations.

Report of Accident Prevention Board — Mr. P. C. Nickel, Chairman; Claim Agent, New York Railways Co., New York, N. Y.

PAPER — "Accident Prevention," by Mr. F. C. Henderschott, Manager, Bureau of Education, New York Edison Co., New York, N. Y.

Convention Program

At Conclusion of Joint Session.

Exhibition of "Safety First" Lantern Slides, by Mr. H. K. Bennett, Claim Agent, Fitchburg & Leominster Street Railway Co., Fitchburg, Mass.

Wednesday, October 14th — 9:30 A.M. to 12:30 P. M.

PAPER — "Claims Department Policies and Principles:

- (a) "The Relation of Claims Departments to the Public;
- (b) "The Psychology of Claims Adjustments;
- (c) "Efficiency in Claims Department Work;
- (d) "Office Kinks in Claims Departments"—

By Mr. Cecil G. Rice, Superintendent Claims Department, Pittsburgh Railways Co., Pittsburgh, Pa.

Written Discussions:

- (a) Mr. W. Tichenor, Claim Agent, Terre Haute, Indianapolis & Eastern Traction Co., Indianapolis, Ind.
- (b) Mr. J. H. Handlon, Claim Agent, United Railroads of San Francisco, San Francisco, Cal.

Joint Meeting with Accountants' Association.

Report of Committee:

- (a) Claims Accounting — Mr. H. J. Davies, Chairman; Secretary, The Cleveland Railway Co., Cleveland, Ohio.

Thursday, October 15th — 9:30 A. M. to 12:30 P. M.

PAPER — "Is Publicity Beneficial to Claims Department Work?" by Mr. C. E. Redfern, Claim Agent, The Rhode Island Co., Providence, R. I.

Written Discussions:

- (a) Mr. J. J. Reynolds, Claim Agent, Boston Elevated Railway Co., Boston, Mass.
- (b) Mr. J. S. Kubu, Claim Agent, New York State Railways, Utica, N. Y.

General Business.

Reports of Convention Committees.

Report of Committee on Nominations.

Election of Officers.

Installation of Officers.

Adjournment.

MINUTES

OF THE

1914 CONVENTION

MONDAY SESSION

OCTOBER 12, 1914

The Eleventh Annual Convention of the American Electric Railway Claims Association was called to order at 2:45 P. M. by President W. F. Weh, in the Claims Hall, Convention Pier, Atlantic City, N. J.

PRESIDENT WEH:—The first order of business on our program is the Address of the President.

ADDRESS OF THE PRESIDENT

Again we are met in an Annual Convention. Our cares and worries forgotten for a brief space we may renew old friendships, acquire new acquaintances, take a new, fresh grip on life and our work.

Precedent permits—if indeed it does not require—a review of the year's work, a forecast of the future and some slight admonition in the address of an outgoing President. Sensible of the high honor which is mine in addressing you I feel some diffidence because my efforts, in conjunction with your Executive Committee, have not been as fruitful as I had hoped or you had expected.

This is our Eleventh Annual Convention and I had thought it well might close a decade of accomplishment by the final disposition of many of those matters which have engaged our attention since we organized. Our past presidents have urged us from year to year to a larger coöperation, to greater effort in the prevention of accidents, to the perfection of a national index bureau and to a finer conception of our work. The progress of the industry with which we are connected and of which we are a part, has been greater in the past ten years than the progress of almost any other industry. This great

EDITOR'S NOTE.—A complete list of the names of those who took part in the discussions of this Convention, with their official titles, etc., will be found on the page following the conclusion of the minutes of the last session.

development has increased our duties, enlarged our work and necessitated a broadening of our viewpoint and a proportionate self-development. It should have been marked by an equal progress on the part of our Association. But where we as individuals have been forced to keep step with the industry, our Association has lingered by the wayside. Would that I had time to quote from the annual addresses of our past presidents. In a sense I must quote for what I feel I must say to you is after all but a repetition of what they have said. Scarcely a question is before us today that has not been with us all the days of our life as an Association. True,—we have made progress with all these questions but not the progress which we have made as individuals.

The changes, and the needs which they brought with them, and which impelled our organization are no less exacting now than then. Association is the logical, the only way to handle questions affecting us all. Organized, therefore, primarily for coöperation, the membership vitally interested in the common work and conversant with its various phases should furnish advice and help that is authoritative and adaptable to the individual needs of us all. Our Association should do this, it can do this, it will do this, if it has enthusiastic, hearty, real coöperation of our membership without which it is not a real Association.

Attendance on the Convention is after all but an expression of a willingness to coöperate. The assistance we are able to render each other by reason of our acquaintance, the exchange of our ideas in our papers and discussions has an effect not to be denied, but the coöperation which is needed by this Association should not be limited to what we give at Conventions. Our unity of thought should be continuous and not spasmodic. The Association should not impose itself on the individual, but the individual should not be heard to complain if he has not taken his part in the Association.

If this plea for a closer association and a more perfect understanding seems out of place my excuse must be that my disappointment in failing to help the Association more in the past year is personal as well as official.

Eight years ago our President called our attention to the new demands which were shortly to be made upon us. He said: "As the cost of the accident department increases, our superior officers will require more definite and particular information concerning expenditures. We must be in a position to furnish an answer to such questions, and if possible, to arrange a standard system of statistics and accounts which might, by comparison become of universal interest and value." A Committee on Uniform Blanks and Forms for the classification of accidents was appointed at the last Convention. After a conference with the Accountants' Association at the Mid-year Meet-

ing, a Joint Committee was appointed. On Wednesday of this week will have a joint meeting with the Accountants' Association from 11:30 to 12:30 and will hear the report of this Committee. That it has taken us eight years to get thus far is to me a sad reflection. Surely no one of us will deny that for years he has considered the effect which the development of the street railway business was having and would have on him. Yet the record shows that we have not as an Association so seriously considered it.

Shall we now show our appreciation of the work done by this Committee and former officials by the taking of definite action upon their report. Opportunity will be given for the fullest discussion of the points brought out by the report. Let us avail ourselves of it.

Reverting again to the improvements in electrical appliances and equipment which the last fifteen years has brought us, they are no more startling than the changes made in the conduct of street railway claim departments. Necessity may be the mother of invention, but every street railway man knows that the father of invention and improvement as well, is the demand of the public he serves. Not so long ago the average street railway corporation was not even aware that it had an attitude, save when it was "roasted" in the press. Today the corporation not only knows it has an attitude but is proud of it; is continually seeking to better it and to make it appealing rather than offensive to the public. The mistakes of the past, however, are not to be undone in a day. The demands of the people, expressed however poorly by the legislation of their various bodies is to supervise and hold to account more strictly than ever before, those in charge of public service corporations. This public sentiment is so strongly for better things that it is easily led from regulation to oppression. The cry for justice was so long unheeded that now that justice is here the offender stands in imminent danger of becoming the offended. Unscrupulous politicians utilizing the anti-corporation feeling have led the sentiment so far afield that in many cases it is not pursuing regulation but seeking for punishment. The people are fast adopting a double standard of dealing, one to be used for public service corporations, the other for individuals. This means not only harsh legislation but it means large verdicts in damage suits, the taking away of common-law defenses, changes in jury systems, all reflected in the stimulation of unfair law making and the difficulty we find in effecting amicable and reasonable settlements.

Naturally the corporations have been forced to seek methods to combat the growing expense. But what methods shall be adopted? How is the work of the demagogue (I include in the term the shyster lawyer) to be undone? It may be thought that this is a matter for the chief officials of street railway companies to decide and not a matter to be disposed of by claim men, but I think differently. The less regard paid to the right of individuals who form the public, the

more enemies we make, the stronger the feeling of the public. Vicious attacks on corporations through legislatures and juries are, and always will be, in direct proportion to the enemies we create by trickery, dishonesty or unscrupulous transactions; and the net result substantially the same as one general offense against the public as a whole.

The just treatment of individuals will be reflected in a better public sentiment just as surely. The claim department of any public service company comes in direct contact with many individuals and the more justly it treats with them the more justly will it be treated. In other words, where we have perhaps built up through the years a public hostile to us and to the interests we represent, we can by a similar method create a public friendly and helpful to us.

I am not here pleading for better terms for the damage claimants but for a better carrying out of those terms. Have fixed principles governing negotiations with the public as well as for the management of your department. Deal fairly and equably with those who have legitimate claims but an iron hand for crooks. To do this we must not only act intelligently but we must have the facts with which to act. All the characteristics needed in an ideal claim agent avail nothing if he has not the facts. A loyal, honest and diligent corps of assistants is essential, prompt and exhaustive investigations necessary, but it takes all these elements and more to achieve perfectly. No case is so trivial that we cannot use all the information available.

The crook and malingerer is always with us. My friends of Philadelphia and elsewhere can testify to this having had most recent experience. Eight years ago President Rhodes said: "Each year sees us compelled to meet a larger and more unscrupulous class of persons who seek to prey on our treasuries." That is as true now as then but I fear that many of us still fail to heed the warning. The old saying, "A burnt child dreads the fire," carries with it the truth that he will not get burned again if he can prevent it. A claim agent burnt by a fraudulent claim in the place where it hurts most may dread the fire and resolve not to get burnt again if he can help it, but I fear, for many the memory is short or the understanding of prevention is faulty.

The Hooper-Holmes Index Bureau is too well known to you to warrant my dwelling even briefly upon the work which it does and can do. Mr. Hooper has appeared before this Association and explained the work of his bureau in person. The officers of this Association have spoken many times and at length regarding it. The arrangement whereby all Member Companies of the Association receive the service of the bureau is not only a matter of Association record but of knowledge which has repeatedly been brought home to the Member Companies, yet at the last meeting of the Executive Committee of the American Association, which I attended by virtue of my

office, the question of continuing the service of this bureau was brought up. Think of it, the question of Continuing a service but recently begun, a service which we secured only after years of effort and a service against which even those who do not use it urge nothing. The reason for discontinuance, however, is a good one. I am told that only a small percentage of the Member Companies have availed themselves of the service furnished by the bureau and that this percentage is made up almost entirely of the larger companies. Do not misunderstand me. I make no criticism. This is simply the situation which confronts us. Too much stress cannot be laid upon this question of using or not using the Hooper-Holmes Bureau service. We had been in existence as an Association but little more than a year when our membership decided that an index bureau would be a very valuable adjunct to the claim department of every member company. The merits of such a bureau were gone into exhaustively, committee after committee reported favorably upon same and finally the Parent Association, convinced of the value of such a bureau consummated the present arrangement with the Hooper-Holmes Index Bureau. Now we are told that we are not taking advantage of this arrangement and unless the bureau is more largely patronized the service should be discontinued.

Do we, or do we not, want the service of this Bureau? Is there any other service of this nature which we can secure at the present time, that is equal to or better than the service furnished by the Hooper-Holmes Bureau? Bear in mind if the service is discontinued and no other arrangement made, we will be left without any service or clearing house of this nature, except by paying the individual subscription fee direct, which many of the smaller companies cannot afford to do.

During the year I have endeavored to bring to your attention, the importance of this question so that you might come to this Convention prepared to discuss and take some definite action upon same. Personally, I have very decided views upon the merits of this question, but I have no disposition to urge members of the Association to continue the present arrangement, unless it is the wish of the members to do so. I would urge upon you, however, to determine definitely to discontinue the service or go forward with it, to the end planned by those who have worked so long to secure it for us.

The service of such a Bureau, whether managed privately or otherwise, is effective only when it receives your full coöperation. The Committee appointed upon this question has given it considerable attention, and their full report will be presented to you. Opportunity for free discussion will be yours. Let us have a real discussion, decide for or against and, having decided, let us be true to our decision.

Whatever our method of handling claims, real or fraudulent, the effect on the public is perhaps negative rather than positive. In

other words, the settlement of claims and all the detail which that involves is defensive, we strive to hold the good will of the public — not to lose it. There is a phase of our work in which we can assume the offensive against public prejudice and secure positive results. I refer to accident prevention. Abler men than I have heretofore given you their thought and their work with this subject. Great progress has been made but as in all our work I believe a greater accomplishment is possible and really in sight.

At the last Convention a Board of Accident Prevention was appointed, including the past presidents and the present officers of the Association. The object of this Board was to accumulate information relative to accident prevention and to draft ways and means for its dissemination among the Member Companies. The action of the Association in this regard was submitted to the Executive Committee of the Parent Association, and the same was approved by them, with the suggestion that a representative from the Engineering Association and the Transportation and Traffic Association, be appointed upon the Board, and accordingly Mr. H. E. Reynolds, Assistant General Manager, Bay State Street Railway Company, Boston, was appointed upon the Committee as a representative of the Transportation and Traffic Association, and Mr. J. S. Doyle, Superintendent of Car Equipment, Interborough Rapid Transit Company, New York, was appointed upon the Committee to represent the Engineering Association.

At the same time it was deemed advisable that a joint meeting should be held for the discussion of this proposition. During the year a subcommittee was appointed for the purpose of devising a plan of procedure, and this Committee met in New York in June of this year, when it was decided that a list of questions should be prepared and sent to the different companies, relative to accident prevention work, and the information obtained, was to be classified and placed on file in the office of the Secretary of the American Electric Railway Association. The Board has prepared a report and will present it to you at this meeting. The information obtained and the diligent work of the Board, particularly the chairman, Mr. Nickel, must have a great influence in eliminating many casualties.

I trust this Convention may prove most successful. I wish you all a most pleasant week. If we shall have encouraged you for your return to work and to an appreciation of the fact that we are all for one and one for all, I shall be very happy. To the members of the Executive Committee and the Association I extend my sincerest thanks for the loyalty and kindly feeling with which I have been surrounded the past year.

PRESIDENT WEH:— The next on the order of business is the Report of the Executive Committee.

ANNUAL REPORT OF THE EXECUTIVE COMMITTEE

To the Members of the American Electric Railway Claims Association:

The Executive Committee of the Claims Association met at 10:30 A. M. January 29, 1914, at the offices of the American Electric Railway Association, 29 West 39th Street, New York.

Present: W. F. Weh, *President*, Wm. Tichenor, *First Vice-President*, R. E. MacDougall, *Second Vice-President*, B. B. Davis, *Secretary*, P. C. Nickel, F. J. Whithead, S. B. Hare, J. S. Kubu, proxy for C. B. Proctor, H. K. Bennett, proxy for George Carson and H. V. Drown, ex-officio member.

The report of the Committee on Subjects, M. L. Spillane, Chairman, was read.

Mr. MacDougall made a motion, "That our Convention meetings continue over to and including Thursday morning, and that Wednesday morning be devoted to Report of Board of Accident Prevention, with a General Discussion."

The following subjects were decided upon:

Subject 1. "How Investigations should be Conducted from a Legal Point of View, having in Mind Defense as Well as Adjustment."

E. P. Walsh, United Railways of St. Louis, assigned.

Subject 2. "Claims Department Policies and Principles."

(a) The Relations of Claim Departments to the Public.

(b) The Psychology of Claims Adjustments.

(c) Efficiency in Claim Department Work.

(d) Office Kinks in Claim Departments.

Cecil G. Rice, Pittsburgh Railways Co., assigned.

Subject 3. "Is Publicity beneficial to Claim Department Work? If so, to what extent?"

C. E. Redfern, The Rhode Island Co., assigned.

Mr. Bennett made motion that the President should designate those members who are to write discussions on subjects selected. Carried.

A letter was read from Ex-President Avant, who has left Claim Department work, asking his status. On motion by Mr. Tichenor, the Secretary was authorized to write Mr. Avant, and state the Committee's decision, that he was no longer an active participant in the Claims Association.

A joint meeting of the Executive Committee of the Accountants' Association and the Claims Association was held for the purpose of perfecting a plan for classification of accidents and claim department damage expenditure. Messrs. P. C. Nickel and H. K. Bennett were appointed a subcommittee to meet with the Accountants' Committee when appointed and report to the next Convention.

President Weh reported that the Executive Committee of the American Electric Railway Association approved the plan of the Claims Association regarding a Board of Accident Prevention.

It was suggested that a subcommittee of the Claims Association be appointed to make a further report to the Executive Committee of the American Association at the next Convention. President Weh named on said Committee Messrs. Nickel, Goshorn and Drown.

President Weh called the attention of the Committee to an omission in the Proceedings of the last Convention, regarding the resignation of Mr. H. C. Donecker, as Secretary of the American Electric Railway Association, and the Secretary was instructed to write Mr. Donecker a letter regretting the severing of his connection with the American Electric Railway Association, but congratulating him on his new position.

After considerable discussion of unimportant subjects the Committee adjourned at 6:00 P. M.

Respectfully submitted,

B. B. DAVIS,

Secretary.

Approved:

W. F. WEH,

President.

B. B. DAVIS:— I wish to say in connection with this that this was done and Mr. Donecker acknowledged the letter expressing his thanks to the Claims Association, but in some manner I left the letter home.

(Motion duly made, seconded and carried that the report of the Executive Committee be accepted.)

PRESIDENT WEH:— The next report is that of the Secretary-Treasurer.

ANNUAL REPORT OF THE SECRETARY-TREASURER

To the American Electric Railway Claims Association:

GENTLEMEN:— As Secretary of the American Electric Railway Claims Association, I make the following report:

On January 22d I received from the Chicago Information Bureau a request for information regarding one, Harry Wolf, St. Paul, Minn.

February 24th, received request for information regarding Vert E. Wright of La Crosse, Wis., from the Chicago Information Bureau.

March 7th, sent out circular letters to member claim agents regarding the formation of a new association, and changing the name, and the following is the vote:

1. Are you an Attorney? Yes, 33; No, 86.
2. Does your Company employ counsel under salary or fee basis? Fee, 51; Salary, 76.
3. If on a fee basis, how much of his time is devoted to street railway work? 10 per cent, 4; 16 per cent, 2; 25 per cent, 5; 33 per cent, 1; 50 per cent, 1; 80 per cent, 1.
4. Do you favor changing name Claims Association to Legal and Claims Association? Yes, 38; No, 65.
5. Do you favor the formation of a Legal Association? Yes, 26; No, 70.

March 26th, sent out warning cards regarding Joseph Warner, alias C. Waren.

March 26th, received request from the East St. Louis & Suburban Railway Co., East St. Louis, Ill., asking for information regarding Cletus H. Frazee of St. Louis, Mo., 35 years of age.

April 6th, received inquiry from the Portland Railway, Light & Power Co., Portland, Ore., for M. M. Squires, who had filed suit against that Company for injuries to back.

April 8th, sent out warning cards regarding Mrs. Helen Francis, for the Chicago, South Bend and Northern Indiana Railway Co., South Bend, Ind.

April 14th, received photograph and description from the Pittsburgh Railways Co., regarding Feliz Daesch, alias Alfred Rapp.

April 15th, received from Mr. H. V. Drown, a clipping regarding the conviction of Frank Cohen, accident faker; also the two Cohen brothers.

April 20th, received request from the Ft. Wayne & Northern Indiana Traction Co., Ft. Wayne, Ind., in re. Sam S. Molin, 7100 Gale avenue, Chicago.

April 28, received request from the Tidewater Power Co., Wilmington, N. C., asking for information regarding the Prease Brothers. W. F. Corbett, Claim Agent.

May 8th, received request from the Chattanooga Railway & Light Company, asking for one Miss Mary Risley, age 48, 5 ft. 2 inches.

May 21st, received request from the Chattanooga Railway & Light Co., asking for information regarding Mrs. Eva Herod, aged 25, height 5 ft. $\frac{1}{2}$ in.

May 25th, received from the Chicago Information Bureau a request for information regarding Marie Thomas, maiden name Mamie or Marie Koch.

June 3d, received from the Chicago Information Bureau, request for information regarding Miss Marjory Denny of Chicago. She is a sister of Mamie Koch.

June 17, sent out warning cards for Lyman Rogers for the Chicago, South Bend & Northern Indiana Ry. Co., South Bend, Ind.

July 3d, sent out warning cards for Diogenes Serretta Wian for the New York Railways Co.

July 2d, received request from the Chicago Information Bureau regarding Mrs. Arrah J. Smith, milliner, 507 Taylor St., St. Louis, Mo., 5119 Delmar Boulevard, St. Louis.

July 10th, received request from the Chicago Information Bureau, asking for information regarding John A. Holland, 334 Hollister Avenue, Grand Rapids, Mich.

July 19th, received letter from the Chicago & Northwestern Railway Co., asking for information of Sarah E. Ralph of Cedar Rapids, Ia.

July 25th, sent out warning cards regarding John H. Nutting, for the Northern Ohio Traction & Light Co., Akron, Ohio.

July 29th, received a letter from Mr. E. B. Burritt, Secretary, enclosing request from the Dayton, Springfield, Xenia & Southern Railway Co., for information regarding Miss Ella Kelly.

August 5th, received request from the Chicago Information Bureau asking for information in re. Frank H. Lang, regarding an accident he had in Chicago on the Chicago & Rock Island Railway, January 16, 1913.

August 8th, received request from the Detroit United Railways, asking for information regarding one Samuel Spangler.

August 12th, sent out warning cards for Charles K. Miller, for the Buffalo & Lake Erie Traction Co., Buffalo, N. Y.

September 1st, received request from the Steubenville & East Liverpool Railway Co., asking for information regarding C. H. Miller, who claims he lives in Madison Avenue, Akron, Ohio.

Under date of September 4th, received request from the Philadelphia Rapid Transit Co., asking for information regarding Frank J. Marter, alias Frank J. M. Carter, alias Frank J. Carter, alias Frank M. Carter.

On September 7th, received from the Philadelphia Rapid Transit Co., a full confession of this man with photographs. He has held up a large number of railways and accident insurance companies in the East, recovering \$2,225 from them, but fell when he went to make claim against the Philadelphia Rapid Transit Co. He was arrested.

Also received from the Alliance Against Accident Fraud photographs of the same man.

September 25th, received from the Chicago Information Bureau, asking for information regarding one Ida Green, 2022 Sherman street, Evanston, Ill.

The correspondence for the year has been quite heavy.

Respectfully submitted,

B. B. DAVIS,

Secretary.

STATEMENT OF EXPENDITURES

October 1, 1913 to September 30, 1914.

Voucher Number	Amount
3083 B. B. Davis, expenses of Secretary's office.....	\$14 25
3243 B. B. Davis, stenographic services.....	8 80
3281 W. F. Weh, traveling expenses Executive Committee..	56 00
3283 S. B. Hare, traveling expenses Executive Committee..	31 44
3293 B. B. Davis, traveling expenses Secretary.....	49 55
3295 H. K. Bennett, expenses in attending Midyear Meeting.	26 78
3306 R. E. MacDougall, traveling expenses Executive Com- mittee	24 00
3314 Wm. Tichenor, traveling expenses Executive Com- mittee	53 85
3317 J. S. Kubu, traveling expenses Executive Committee..	18 50
3344 S. M. Nathan, badge for Past-President.....	7 78
3341 The Cleveland Railway Co., telegram.....	40
3363 F. J. Whithead, traveling expenses Executive Com- mittee	18 95
3364 B. B. Davis, expenses of Secretary's office.....	11 62
3381 Hooper-Holmes Information Bureau, annual sub- scription	500 00
3398 B. B. Davis, printing and stationery.....	4 00
3513 B. B. Davis, expenses of Secretary's office.....	27 85
3644 B. B. Davis, printing.....	9 50
3644 B. B. Davis, stenographic services.....	12 45
3698 H. K. Bennett, meeting Committee on Claims-Account- ing	27 99
Total Committee and Miscellaneous Expenses..	\$993 71
Proceedings cost	906 75
Total expenses Claims Association, October 1, 1913-September 30, 1914.....	<u>\$1,810 46</u>

Respectfully submitted,

B. B. DAVIS,

Treasurer.

PRESIDENT WEH:—The report of the Secretary is before you, what action shall be taken?

(On motion duly seconded, stated and carried the report was approved.)

PRESIDENT WEH :— We have seventeen names furnished us by Mr. Burritt to be assigned to the Claims Association and unless there are objections the list as presented will stand approved and will be included in the minutes.

INDIVIDUAL MEMBERS ALLIED WITH AMERICAN ELECTRIC RAILWAY CLAIMS ASSOCIATION

October 1, 1913, to September 30, 1914

- Brownell, Herbert L., Safety Inspector, Chicago Surface Lines, Chicago, Ill.
- Coffey, A. M., General Claim Agent, Piedmont & Northern Lines, Charlotte, N. C.
- Flannery, W. H., Special Agent, Washington Railway & Electric Co., Laurel, Md.
- Glazebrook, L. W., Chief Surgeon, Washington Railway & Electric Co., Washington, D. C.
- Halseth, J. C., Surgeon, The Milwaukee Electric Railway & Light Co., Milwaukee, Wis.
- Hunter, B. F., Clerk, Washington Railway & Electric Co., Washington, D. C.
- Keyser, H. H., Stenographer to Secretary, Washington Railway & Electric Co., Fairfax, Va.
- Kreh, E. J., Investigator, Pittsburgh Railways Co., Pittsburgh, Pa.
- Kubu, J. S., Claim Agent, New York State Railways, Utica, N. Y.
- Lyne, Geo. W., Superintendent Claims Department, The Cleveland Railway Co., Cleveland, Ohio.
- Miller, Ernest W., Assistant Surgeon, The Milwaukee Electric Railway & Light Co., Milwaukee, Wis.
- Owens, William H., Medical Department, The Milwaukee Electric Railway & Light Co., Milwaukee, Wis.
- Pettis, A., Advisory Surgeon, Public Service Railway Co., Plainfield, N. J.
- Roberts, John W., Claim Agent, Morris County Traction Co., Morristown, N. J.
- Trythall, Wm. J., Claim Agent, Lehigh Valley Transit Co., Allentown, Pa.
- Weaver, Clarence A., Washington Railway Relief Association, Washington, D. C.
- Weh, W. F., Superintendent Accident Department, The Cleveland Railway Co., Cleveland, Ohio.

PRESIDENT WEH :— The next report is that of the Committee on Ways and Means.

REPORT OF THE COMMITTEE ON WAYS AND MEANS

To the American Electric Railway Claims Association:

GENTLEMEN:—The Committee on Ways and Means has nothing to report that would be of interest to the Association.

ALVES DIXON,
J. S. HARRISON,
J. S. KUBU, *Chairman*,
Committee on Ways and Means.

(On motion duly seconded and stated the above report was ordered filed.)

PRESIDENT WEH:—The next report is that of the Committee on Employment

REPORT OF THE COMMITTEE ON EMPLOYMENT

To the American Electric Railway Claims Association:

GENTLEMEN:—There were four applications filed during the year for employment. There are no vacancies on file.

A. D. BROWN,
C. J. McALEER,
B. B. DAVIS, *Chairman*,
Committee on Employment.

(On motion duly seconded and stated the above report was ordered filed.)

PRESIDENT WEH:—Mr. Drown will now read the Report of the Committee on the Index Bureau.

REPORT OF COMMITTEE ON INDEX BUREAU

To the American Electric Railway Claims Association:

GENTLEMEN:—Your Committee on the Index Bureau begs to report that it has endeavored, through the technical press and by personal effort throughout the year, to make the Bureau a success. An improvement over the preceding year is shown, but the percentage of companies reporting is still much too small.

The following are the figures showing the results:

<i>Year ended September 30th.</i>	<i>Claims reported</i>	<i>References Returned</i>
1911	17797	8.38%
1912	21765	10.51%
1913	28283	12.40%
1914	32549	17.00%

Respectfully submitted,

C. G. RICE,
C. B. HARDIN,
GEO. CARSON,
H. V. DROWN, *Chairman,*
Committee on Index Bureau.

Discussion of Report of Committee on Index Bureau

H. V. DROWN:—You will note that there has been what might appear a very healthy growth of the Bureau, seventeen thousand reports, twenty-one thousand, twenty-eight thousand, thirty-two thousand, stepping right up each year. The corresponding increase in the references returned, namely eight, ten, twelve, and seventeen per cent appears large but it is not half so good as it looks. I have been pelting away on this proposition for the past three years since I have headed the Committee and I am a little bit chagrined, somewhat disgusted, at the results obtained.

Following and in connection with the formal report of your Committee on Index Bureau, I wish to make a few comments as Chairman. While the majority of the other members of the Committee are, at least, partially in sympathy with what I am about to say, I am not sure that they would care to express themselves quite so emphatically.

Since the Bureau was established in May, 1910, following careful investigation involving much hard work by Mr. H. R. Goshorn and others, strenuous efforts have been made to make a success of the enterprise. Each succeeding president of our Association has made earnest efforts to promote it, and the Index Committees, headed first by Mr. Goshorn and later by myself, have seen to it that every member has been thoroughly

informed of the details and the possibilities of the plan. Despite this, all we can show is a slight increase each year in the number of reports. I want to say that I consider this a mighty poor commentary upon the intelligence and enterprise of a large majority of our members. Here is a proposition that practically all of you admit to be good, and yet you will not take the trouble to support it. As Chairman of the Committee for the past three years, I have made every effort of which I am capable to make a success of the Bureau, and have had the support of the other members of the Committee. The only result has been a steady but comparatively small improvement in the showing. The number of companies participating is still so small that I consider the movement has been a failure. For this reason, I wish to recommend that we as an Association request the Parent Association to cancel its annual subscription to the Bureau. This will not prevent those of us who believe in the Hooper-Holmes Information Bureau subscribing for their service for our individual companies as we did before our Association formed its Index Bureau. I think it would be well for us to take this whole question up for open discussion at this Convention, also the alternative plan of organizing our own Index Bureau. We who have made a study of this question do not believe a Bureau of our own would be practical, at least not for two or three years. An Index Bureau is not of much use until a large accumulation of claims has been filed. Then, too, we would lose access to the vast file of accident and steam railroad claims in the Hooper-Holmes Information Bureau; however, the question should be threshed out. Certainly, unless there is a very sudden and general awakening, the Index Bureau is about to expire. I have been pumping oxygen into it for three years, and if further efforts are to be made to resuscitate it, I will turn the pulmotor over to some more skilful operator.

PRESIDENT WEH :—Gentlemen, you have heard the report of this Committee, what is your pleasure?

WILLIAM TICHENOR :—I move that the question of this report be referred to a special committee to be reported at the meeting tomorrow. We can not afford, gentlemen, to

put the discussion of this important question at a time when it will not be properly considered. This is the most important question that will be discussed at this Convention, and we can not afford to consider it at a time when anybody will be in a hurry. Let us have it at a time when the discussion will be full and free, and all will have an opportunity to participate.

PRESIDENT WEH :— It is moved and seconded that the question be referred to a special committee to report tomorrow morning when a discussion of this question is to be taken up.

(The motion was put to vote and carried.)

PRESIDENT WEH :— I will appoint Mr. Tichenor, Mr. Drown and Mr. Walsh upon this Committee with the understanding to report tomorrow morning.

PRESIDENT WEH :— The next order of business is the appointing of Convention Committees. I will appoint as the Committee on Nominations, Messrs. Drown, Bennett, Muir, Walsh and Proctor.

PRESIDENT WEH :— I have a communication from Mr. Carson, our Second Vice-President, which I have been requested to read.

Mr. B. B. DAVIS, *Secretary-Treasurer*,
c/o Columbus Railway and Light Co.,
Columbus, Ohio.

MY DEAR MR. DAVIS :— While I had fully expected to be with you at our coming Convention, I regret more than I can tell you that conditions are such that it will be impossible for me to go. I sincerely hope that you will have a rousing Convention and while I cannot be with you in person, I certainly will be with you in spirit. I shall watch with the keenest interest the published proceedings of the Convention.

I hope to have the pleasure of meeting you and all my friends at the 1915 Convention, and if held in San Francisco, have the additional pleasure of entertaining you in Seattle.

Again wishing you a successful Convention and with best personal regards, I remain,

Sincerely yours,

(Signed) GEO. CARSON.

PRESIDENT WEH :— I also have another communication from Mr. Burritt requesting me to make the following announce-

ment regarding the proposed Educational Course of the Accountants' Association.

The Committee on Education of the American Electric Railway Accountants' Association has completed arrangements with John R. Wildman, C. P. A., Professor of Accounting in New York University, School of Commerce, Accounts and Finance, to supervise a systematic course of instruction in electric railway accounting.

The business of life requires of us as individuals that we equip ourselves for our work. If our work lies in the field of business, proper equipment requires that we have a knowledge of economics for the science of business. If we have to do with accounting, it is essential that we should study it as a science as well as be familiar with the rules whereby the science is made operative.

Education for business is no longer an experiment. It is not at all improbable that the near future will find it one of its essentials of success in the business field. It not only contributes to that peace of mind which is conducive to long life, but it paves the way to the material comforts which help to make life pleasant. Hundreds of young men who in the last ten years have graduated from the university schools of commerce testify to this fact. Where hundreds of men have attended such schools, thousands have craved the opportunity, but have been prevented by considerations such as distance, lack of time, etc.

To overcome distance and time, we propose to carry the material to our members, have them study and resolve upon it, and submit their results.

The course will extend over a period of two years, the terms running from October to May, with eight lectures in each year.

The work of the first year will embrace the study of the theory of accounting with sufficient application to street railway work through applied theory tests and simple problems to sustain the interest and make the work of practical value. The topics taken up will be as follows:

1. The Purpose and Scope of Accounting.
2. The Relation of Accounting to Allied Subjects such as Economics, Law, Finance, and Organization.
3. The Method of Keeping Books and the Media for Recording Financial Transactions.
4. Accounts: their Philosophy, Construction and Classification.
5. Discussion of the Balance Sheet Accounts.
6. Discussion of the Revenue and Expense Accounts.
7. Preparation, Interpretation and Use of Balance Sheets, Income Statements, etc.

8. Graphs, Charts and Statistics as aids to Operation and Management.

The work of the second year will embrace a series of corporation problems built around street railway organizations and into which will be woven the principles of corporation law.

1. Organization and Development.
2. Operation.
3. Merger.
4. Consolidation.
5. Holding Company.
6. Receivership.
7. Reorganization.
8. Dissolution.

It is proposed that the papers submitted by the subscribers shall be critically reviewed, rated and a record kept of the marks. A certificate of proficiency will be given to each individual who shall have satisfactorily completed the two years' course. Furthermore, two monetary prizes will be annually awarded during the continuance of the course; one to the first year and the other to the second year student.

Professor Wildman is authoritatively fitted to direct the course outlined above. He is Professor of Accounting in New York University, School of Commerce, Accounts and Finance; a Certified Public Accountant of New York State; member of the American Association of Public Accountants; member of the Committee on Terminology of same; formerly Editor, Department of Practical Accounting of the Journal of Accountancy; an author of a number of works on Accounting, now also engaged in private practice.

The course is operative only on the securing of four hundred subscribers by September first next. The ultimate success of the Committee's work now lies in the assistance which your Company will consider proper to encourage your employes who may be interested in the subject.

The accompanying subscription blanks should be filled in and mailed to the Chairman of the Committee, 29 West 39th Street, New York City, where additional blanks can be had upon request.

Respectfully submitted,

F. B. LASHER,
G. G. WHITNEY,
J. L. CONOVER, JR.,
N. E. STUBBS,
F. J. PRYOR, *Chairman,*

Committee on Education.

June 6, 1914.

WALLACE MUIR:— I move that the above letter be placed on file.

(Motion duly seconded, stated and carried.)

PRESIDENT WEH:— The next order of business on our program is a paper, "How Investigations Should be Conducted from a Legal Point of View, Having in Mind Defense as Well as Adjustment," by E. P. Walsh, Attorney, United Railways Company of St. Louis, Mo.

HOW INVESTIGATION SHOULD BE CONDUCTED FROM A LEGAL POINT OF VIEW, HAVING IN MIND DEFENSE AS WELL AS ADJUSTMENT

By E. P. WALSH, *Attorney,*

United Railways Company of St. Louis, St. Louis, Mo.

The foundation for a claim for damages and a suit at law is laid the moment an accident occurs. The foundation for a successful defense, if such is possible, for a claim for damages and a suit at law is also laid at the same time by the intelligence and alertness of the trainmen in obtaining the names of the injured, and of witnesses who are most favorably located to see what actually occurred, and by the trainmen coolly and calmly exercising their powers of observation and charging their recollection with a picture of all the surrounding circumstances and conditions that prevailed, before and after as well as at the time of the accident's occurrence, that they may afterwards relate them intelligently. The importance of a good recollection in this respect is frequently made manifest to the trial lawyer and is always a valuable aid to the claim department. The success with which this work is done depends upon something that goes farther back than the time of the accident. It goes all the way back if it does not antedate the time of the employment of the men. It depends, in great measure, upon the ability of the employing officer to select proper material for trainmen and upon the instruction and training that are later given to the men by him and by other officers under whom the men directly work.

Assuming that all these conditions are normal and that we have an accident where a report is made and the names of witnesses are given, it then becomes a task for the claim department to handle the matter in the most efficacious way. If the accident is one where liability is certain the necessity of speedy adjustment is readily apparent. If the injury be serious this cannot be accomplished without some delay. The greater the delay the more danger of an exaggerated idea of the injuries as well as of the demands to be made, and yet from a legal standpoint with a view to making a settlement that will stand the scrutiny of the courts it is not always safe to urge a speedy

settlement under such circumstances by reason of the tendency which the courts sometimes have to inquire carefully into such contracts because of the possible inability of the injured person to fully comprehend the extent of the injury thus furnishing a pretext to set aside the settlement on the ground that there was no meeting of the minds of the parties.

During the interval that must necessarily elapse, be it long or short, according to all the facts and circumstances, it is incumbent upon the claim department to make such effort to ascertain any and all facts in connection with the accident and any and all facts and circumstances that relate to the individual who was injured that will throw any light upon the matter under investigation, such as the identity of the attending physician, as the very fact of his presence in the case may indicate whether the claim department may expect fair and professional conduct or an exaggerated report of injury to a malingering and grafting claimant. Assuming the situation to show the former, it becomes important to know about the claimant's business, social and even religious associations, because every fact of that character becomes important in furnishing evidence that will serve as a guide as to just how the claim should be handled. These associations also may disclose a history that will be either favorable or unfavorable to the claimant.

It is very necessary at the outset, if possible, to get from the claimant a statement, not only as to the character of the physical happening of the accident, but also as to the extent of the injury itself; whether the claimant has ever suffered injuries of the kind complained of, or any other, at any previous time; whether any claims have been made against the company presently concerned or against any other company or individual, and if so, when and where; and whether the claimant carries accident or liability insurance, and in what company. It is quite important to get this in a statement when you apprehend trouble with the individual, whether the questions are answered in the negative or in the affirmative. If answered in the affirmative they provide material for further investigation. If answered in the negative and these answers can later be shown to be untrue their effect will be very important for reasons of adjustment as well as for defense to a law suit. This statement should be as comprehensive as possible and should be signed by the claimant if such signature can be secured. If attested before a Notary Public it is all the better for that fact. In this connection I might add that it is desirable and important in large companies to have directly attached to the claim department several men possessing Notary Public commissions, who can do work of this kind.

It is also desirable to have the claimant examined at the earliest possible moment by the company's surgeon. This can most always be arranged by agreement between the company's surgeon and the

claimant's physician. If, however, the latter's doctor proves to be one who does not extend courtesies of this character, or is forbidden to do so by the claimant, we then have a condition that necessarily gives rise to suspicion and question of the motives of both doctor and patient. It then becomes necessary for the claim department to use whatever means it has to ascertain by its own efforts the true situation and this is very often difficult to accomplish. In such a situation the claim agent's judgment must be guided largely by what can be deduced from all the surrounding circumstances and by what can be gained by investigation, often founded largely upon such information as the statement has afforded. If the claim made is excessive, the claim department can hardly afford to pay it because of a natural feeling that a "holdup" is being practiced. It is often better to risk a law suit and rely upon the time necessary to bring it to trial as giving opportunity for a more complete investigation.

As soon as suit is filed the plaintiff's deposition should be taken, and therein will be afforded opportunity for ascertaining much information that could not be otherwise secured. The deposition in a case of this character should be taken by a lawyer who has had much active experience in trial work in damage suits. Without wishing to criticize the methods of any one I feel that a great mistake is sometimes made in permitting depositions to be taken by young lawyers of inexperience who have recently graduated from school and who are given this class of work because the older, more experienced and more high priced men do not want to bother with it, and at the same time, they desire, so to speak, to give the younger men an opportunity to "get their hand in" at examining witnesses. It not infrequently happens that when a deposition of this character is taken under such circumstances it comes back to the claim department with absolutely nothing in it that will afford any enlightenment to that department or furnish anything additional to work upon. In my regard the taking of depositions of claimants is equally important, if not more so, than the cross-examination of the plaintiff at the trial of the cause.

As to what particular methods the claim agent will pursue is a matter that must rest largely with the individual claim agent, and will be determined entirely by the facilities with which he is furnished to do the work. I feel that expert investigators should be trained for all branches of the work within the department itself, especially in companies in large cities, because I believe their efforts are more efficacious and can be used to better advantage if later it is necessary to put them upon the witness stand than if they were employed by agencies entirely separate from the claim department. However, I know that at times it appears necessary to employ help of a different character and that frequently information is received in confidence which is most important for purposes of adjustment and of preparing a defense to a law suit, and yet for certain reasons it is not desirable to disclose

the source of that information or to use the informant as a witness in a trial.

If it has not been possible to secure a medical examination of the claimant prior to the filing of the suit, request should then be made as early as possible to the court to compel plaintiff to submit to such examination by some disinterested physician appointed by the court. In most instances a physician can be agreed upon by the parties and the court will abide by his recommendation. If such agreement cannot be reached the appointment will be made by the court and in any event it is preferable to have the knowledge that such examination will disclose, no matter who may be appointed to make it, than to be working entirely in the dark. From this examination a concrete idea can be arrived at as to what is to be expected in the trial of the case and the defendant will learn what he has to meet and can then determine whether under all of the circumstances that prevail it is desirable to adjust the claim or to take the chances of making a successful defense in a trial.

Whether a successful defense in a trial can be maintained will depend upon the character of the accident and of the witnesses that are secured by the trainmen. A successful defense may mean a verdict by the jury for the defendant, or in the event of a claim of admitted liability it may mean a verdict for less than the claim can be settled for out of court. In the latter event a medical examination by a disinterested physician appointed by the court will disclose the possibility and advisability of expert medical testimony to offset that which it is foreseen will be offered by the plaintiff and at the same time to afford a foundation upon which to build such a medical defense.

Within a reasonably short time after a serious accident, in which a contest is apprehended, the motorman and conductor should be sent to the claim department and a very careful and comprehensive statement regarding the occurrence in question should be taken. It is important that this should be done while the facts are still fresh in their recollection. The statements should be acknowledged and signed before a Notary Public because experience has shown that men sometimes change their employment and for reasons best known to themselves may endeavor to change their testimony with respect to accidents that have happened while they were in the service. The witnesses whose names were submitted in the report of the trainmen should be interviewed. Their statements should be taken in writing and the signature of the witness secured whenever that is possible, and if in the investigator's opinion it is desirable and advisable to do so, the witness should be induced to make affidavit to them. In speaking with the witness efforts should be made to ascertain if he knows other persons who were present and whose names were not secured by the motorman and conductor. It not infrequently happens

that inquiry of this character brings to light the names of persons who will make excellent witnesses for the defense and yet whose names were not secured by the conductor and motorman and which no other circumstances will disclose.

Every lawyer who has represented a defendant street railway company in a damage suit has approached with fear and trepidation the time of putting the employes upon the witness stand, and if they have proven satisfactory witnesses and successfully run the gauntlet of cross-examination, has not seen them leave the stand without a sigh of relief. This is due to the fact that so many witnesses of this character get the idea that they must not only tell what happened but they must try the case as well and in their desire to combat and counter the attacks of opposing counsel on cross-examination they are quite likely to undo all of the good work that counsel and the other witnesses have accomplished. For this reason the men should be talked to by some one experienced in trial work and it should be made plain to them that their sole and only duty is to answer the questions that are asked and to answer them truthfully according to their best recollection whether they think the answers favor or hurt either party to the cause. They should be reasoned with as to speed and distances. My experience has taught me that many of the older employes are most expert in the operation of cars; they handle them perfectly, start and run and stop them with mechanical precision, and yet this is all done in an automatic, intuitional manner. Their powers of observation are so undeveloped that if called upon suddenly to explain how such things are done it is impossible for them to do so with any degree of particularity. They are just as likely to say that a car running fifteen to twenty miles an hour can be stopped in eight or ten feet as they are to mention any other distance. And when a speedometer is put upon a car and they are asked to stop the same at different speeds they seem absolutely astounded at the distance they find the car will go before it is brought to a standstill. I not infrequently find that disinterested passengers have better ideas of matters of this character than many employes; and yet jurors will expect the employes to be able to testify upon such matters with almost absolute certainty, and any apparent indecision in their manner or lack of knowledge in such matters will stamp them in the minds of jurors as either incapable and inefficient or as attempting to wilfully falsify; either of which is equally disastrous to the defense. It is, therefore, important that the lawyer who is to try a damage suit successfully should be equally familiar with the operation of a car, the conditions that prevailed at the time and place of the accident, which nothing but a visit to the scene of the occurrence will so completely furnish, and that he should be able in talking to the men before the cause is tried to elicit from them all the facts and at the same time instill into their minds an ability to relate those facts in such

a way that the jurors may have a correct picture of the entire occurrence. This is a task that will at times call for an abundance of patience and all that a lawyer has of tact, experience and skill.

In large cities when an accident occurs a police officer is usually present very shortly afterwards and generally secures the names of witnesses and sometimes persons will give their names to the officer and not to the conductor and motorman. It is important that written and signed statements be taken as early as possible from the witnesses whose names appear upon the police report because the report becomes public property and is generally the first information sought by the ambulance chaser in the event of a serious accident. If the defense can secure a signed and written statement before these witnesses are approached by persons having an interest in the prosecution of the claim there is some likelihood that a fair and impartial statement will be given. If when given it is signed, there is not much chance that the witness will change it at the solicitation of a claimant or his agent, and if the witness should do so the signed statement is there to confront him in the event of a law suit and will certainly have some effect in discrediting his testimony.

Experience has shown in cases of apparently fraudulent or exaggerated claims that any sort of espionage that keeps the claimant in surveillance, furnishes constant information as to his conduct and mode of living, is valuable in determining what should be done by way of adjustment, but such espionage to be of value in the trial of the cause must be so conducted that its results can be shown to the jury. And as to how this shall be done is a matter that will be determined in different ways by different claim departments in accordance with their individual experience in such matters. Many have used a system of photography with splendid results by showing in the trial of the cause pictures of the claimant actively engaged in the pursuit of business or pleasure at times when his testimony declared him to be in bed or so crippled that what the pictures actually show would have been impossible.

The knowledge that a claimant has or has had accident or liability insurance is important as enabling the claim department to ascertain the extent of injury claimed under that policy and also to learn if the company has a history of previous accidents. In this connection I wish to say a word for the Index Bureau which in my opinion is one of the most valuable sources of information in this respect and I am sorry that its usefulness is considerably hampered by the fact that it is not taken advantage of by all of the companies interested in street railway work.

To demonstrate in its entirety "How investigations should be conducted from a legal point of view, having in mind defense as well as adjustment," would mean complete delineation of every means that has been employed by any one experienced in this work. There are

certain set rules that experience has shown are best adapted to various communities, and in this class of work as in any other exceptional cases require exceptional treatment. I have endeavored only to set out in general terms what could be applicable in experience and effect, in a general way, to every claim department. I am not conscious of having set down anything novel or that will be new to the experienced men who listen to this paper, but conferences of this character where we simply go over and review many phases of our work are not without their value. One fact is brought home to the claim agent of today with telling effect, and that is that the adjustment and defense of damage claims are strenuous propositions and becoming more so every day, as well as more expensive. The work reduces itself to a play of wits between the claimant on one side and the claim agent upon the other and the latter is often made a victim of unscrupulous, malingering fakirs and dishonest lawyers and doctors. And any claim agent with a proper respect for himself and a zeal for his company's interest is hardly to be blamed if at times in repelling the assaults of an enemy of this character he chooses to meet fire with fire. It is in this class of cases that the character of remedy prescribed must be calculated to counteract the specific malady.

Of course the honest claimant, like the poor, we always have with us, and the adjustment of his claim is a simple proposition. His demands are not unreasonable, if we owe the money we pay it and he lives happily ever afterwards; but to the quack, the fraud and the pettifogger is due the real troubles of a claim agent.

If I have set down aught that is of interest or value to the many able men in this Association, whose friendship I cherish, I shall feel amply compensated.

PRESIDENT WEH:—Next in order is a discussion of this paper by Mr. L. S. Hoffman, General Attorney, Public Service Railway Co., Newark, N. J.

WRITTEN DISCUSSION

By L. S. HOFFMAN, *General Attorney,*

Public Service Railway Co., Newark, N. J.

Of all the matters referred to in the paper of Mr. Walsh, nothing is more important to keep in mind than the thought contained in its opening paragraph to the effect that when an accident occurs which forms the foundation of a lawsuit, by intelligent and alert work on the part of the employes involved in such accident the foundation for a successful defense may also be laid. The locating of the flaws and weaknesses in the foundation of the lawsuit will enable us to so conduct the defense in court as to train our heaviest fire upon these weak points.

It is quite true that the ability of an employe to discover flaws in the foundation of the lawsuit goes back to the selection by the employing officer of the employes. At the same time good work can be, and is, accomplished by calling to the attention of employes of average intelligence the great importance of their work at the time of an accident, and to this end nothing should be left undone which reasonably can be done to impress upon motormen and conductors the necessity of obtaining all the information they can and exercising all their powers of observation before leaving the scene of an accident. In this connection I wish to call particular attention to the importance of actually locating the exact spot of an accident and, if feasible, of the conductor or motorman calling to the notice of disinterested witnesses the spot in question. I often find a great divergence in the testimony as to the location of an accident, this divergence varying anywhere from a few feet to two or three hundred feet. In crossing accidents particularly it is highly important to know the exact spot an accident occurred, as such spot more often than not indicates the course of a pedestrian or vehicle when the attempt is made to cross the track, and the location of the collision is often as convincing as any testimony as to whether or not the car was in close proximity to the vehicle or pedestrian at the time the attempt to cross the track was made. If a driver of a vehicle at an intersecting street, on which there is a track, attempts to cross such intersecting street on a curve no one believes that the car which strikes his vehicle was two or three blocks away when such attempt was made, notwithstanding his strenuous efforts at the trial to convince the jury that such is the fact.

Mr. Walsh suggests that it is not always safe to make a too speedy settlement because the injured person may fail "to fully comprehend the extent of the injury," which would furnish a pretext for the courts to set aside the settlement on the ground that there is no meeting of minds of the parties. It seems to me that this statement is too sweeping. The mere fact that the injured party does not comprehend the full extent of his injuries does not prevent the meeting of the minds of the parties so as to make a binding contract. I think it is quite true, however, that if a physician employed by the defendant should either mistakenly or wilfully lead the injured person to believe that he was less injured than he really was, or wilfully lead the injured person to believe that the result of such injuries would be less than they prove to be, there would be ground for setting aside a release.

A release would also be set aside where there was a mutual mistake of an actually existing fact. You will notice the fact about which the mistake is made must be *actually existing* and, therefore, a mistaken opinion as to the outcome of a known injury forms no ground for setting aside a release.

In regard to signed statements, generally I have found the usual excuse of the person signing them, when such statements contain

matter materially different from the testimony given in court, to be that they signed the statements without reading them or having them read to them. In order to close this gap, and avoid the dispute as to whether or not a paper had been read by the signer we have adopted a practice of asking the signer of a paper to write above his signature, "I have read the above statement and it is correct," or words to a similar effect. We find that the parties and witnesses are usually quite willing to do this and it certainly checkmates any move on their part of trying to explain in court that they did not know what the statements contained when they signed them. They cannot get away from the fact that it appears in their handwriting that they read the statements before signing.

In relation to taking the plaintiff's deposition as soon as suit is filed and before trial, the practice differs in our different states, but I wish to call attention to one danger of doing this. When the plaintiff's deposition is taken by the defendant the defendant makes the plaintiff its witness, the result being that the plaintiff's lawyer has a right to cross-examine his client, which, as we all realize, is greatly to the advantage of the plaintiff, as the deposition can usually be produced in evidence by either party regardless at whose instance it is taken. In my opinion, this advantage of a cross-examination of a plaintiff by his own attorney outweighs the advantage to be gained by this method of obtaining information. In our State of New Jersey the practice is to serve the plaintiff with interrogatories covering matters pertaining to the defense, and we sometimes also ask for a bill of particulars so that we can get considerable information which we could have obtained by taking the deposition of the claimant. Of course, by taking the deposition the examination of the plaintiff is much more exhaustive and the information obtained is likewise much more exhaustive than could be obtained by any other method, but to my mind not sufficient to run the risk of allowing the plaintiff to be cross-examined by his own attorney.

I do not quite understand the term "expert investigator" used by Mr. Walsh. No doubt all investigators are expert, and very likely Mr. Walsh refers to secret service work.

We very seldom have used any secret service investigators in court except occasionally in criminal matters. Where information is obtained through secret investigation such information should be followed up by persons who can be used in court. I find that the result of secret investigation is very often important in the trial of the case, when used for the purpose of cross-examination. I have known of several incidents where the claimant has been dumbfounded and completely broken up by questions that are asked based upon information obtained by secret investigation. The questions put to the plaintiff are so unexpected that they often inadvertently blurt out the truth.

As to the advisability of having the court compel the plaintiff to submit to a physical examination by some disinterested physician appointed by the court, my experience is that such a course of procedure is not by any means satisfactory, and works to the defendant's harm as often, if not more than, it does to his advantage. We must remember that when the claimant will not submit to a physical examination there is usually something crooked about his claim, and a physician who is not accustomed to making physical examinations of claimants in accident cases is no match for a malingering claimant backed by the instructions of his physician and attorney. The ordinary physician without experience in these matters makes the examination in the same way as he would of a patient who came to him to be treated in any ordinary case. In other words, he takes the claimant's word for many things upon which he must base his opinion, without making all the tests known to an expert examiner to determine for himself as to whether or not such and such conditions exist as alleged by the claimant. The only proper physician to examine a claimant who is unwilling to be examined is one who is an expert not only upon physical conditions, but through experience in making examinations of such claimants, knows all the tests to apply by which he may determine with some degree of certainty whether or not the claimant is malingering. I feel that this the ordinary physician is not able to do.

Of course, there may be times when it would be quite necessary to obtain an examination at all hazards and certainly if the court, recognizing the difficulties under which the defendant labors, will appoint a physician who has had much experience in examining claimants then, of course, it is well to have such examination by a court-appointed physician. No hard and fast rule can be laid down in this matter, as so much depends upon the attitude of the court as to the character of the physician whom it will appoint. This can only be known through experience with the various judges at the various places where the motions for examinations are made.

Very often where an examination is refused by the claimant and his attorney my course is to proceed to trial, bring out the request and the refusal at the trial (which testimony before any fairminded jury is very detrimental to the plaintiff) and follow this up by making a motion then and there that the plaintiff submit himself to a physical examination by a physician of our selection who is present. It may be objected that it is too late to make such motion and that it should have been made before the trial. But when in the presence of the jury the request is then made of the plaintiff's attorney that he will consent to the granting of the motion, it is very few attorneys indeed that I have ever found who would take the risk of refusing such request because they know that such refusal would prejudice their case very much in the minds of the jurymen.

I agree heartily with what Mr. Walsh says about every lawyer representing a street railway approaching "with fear and trepidation the time of putting employes upon the witness stand." I have always told employes that if they will state the facts and let me argue the case we will get along very much better than if they tried not only to tell the facts but also to do the arguing. I particularly commend to the attention of us all the necessity pointed out by Mr. Walsh of carefully interviewing the employes involved in an accident, to the end that they may answer not only truthfully but intelligently the questions which may be put to them either by the one side or the other. The interviewer of employes should not confine himself to the discussion of a few main questions but should have a general talk as to all the details of the accident and the surroundings, whether they apply directly to the accident or not. Many a case has been lost because of some absurd answer given by an employe on a matter which was in no way directly involved in the accident, as, for instance, length of the car, the width of the track, the running times of the cars, the state of the weather, etc., indefinitely. None of these things may have anything to do with the accident, but I find that the common run of mankind argues that if employes cannot give a fairly intelligent answer to such questions they are not only not well qualified to operate a car but their answers to other and more vital questions cannot be depended upon.

As to the espionage by which close touch is kept on the plaintiff's conduct between the time of an accident and the trial, I think it is of great value. Of course, this cannot be done except in a few especially fraudulent or greatly exaggerated cases. We have found the system of photography particularly efficacious, as it is a very appealing form of testimony when presented to the jury. When a man says he is confined to his house for a certain period of time as the result of injuries received in an accident, and a photograph of himself working during that period is flashed upon him, his case on that point naturally goes to pieces. At least it goes to pieces theoretically, but I have seen a jury disregard the best kind of testimony of this sort and give a substantial verdict for the plaintiff in spite of it, but this is the exception and not the rule, and no doubt such is the common experience of us all in regard to this class of cases.

In writing this discussion of the paper of Mr. Walsh, I want to say that where I have differed from him I have not done so from any spirit of criticism, and have based my statement upon my personal experience in these matters. Very likely had my experience been in the community where he labors my opinion would be the same as his. Communities differ somewhat in respect to claims for personal injury, and the practice in the courts of all of our various states is not the same. Where my opinion differs from his I have tried to point out the basis for my opinion, for the purpose of showing where these opinions

differ because of local conditions and where because of some basic principle.

I have touched on only a few of the matters contained in Mr. Walsh's paper. As to those matters not mentioned by me I agree with Mr. Walsh heartily and commend them all to our close attention.

PRESIDENT WEH:— Mr. Wallace Muir, Claim Agent, Kentucky Traction & Terminal Co., Lexington, Kentucky, will now also discuss this paper.

WRITTEN DISCUSSION

BY WALLACE MUIR, *Assistant Counsel,*

Kentucky Traction & Terminal Co., Lexington, Ky.

A most difficult task has been assigned me in attempting to discuss a paper prepared and written by our able friend, Mr. Walsh, of St. Louis. It would no doubt be much better if the ideas expressed in his excellent paper were not now marred by one of less force and importance, but having accepted this responsibility I shall endeavor in short to express my views upon this subject.

Strictly speaking, the object of my assignment is a discussion of Mr. Walsh's paper but having carefully read the same I am at a loss to find fault or grounds to criticise, or add to the same and I must, therefore, of necessity reiterate some of the thoughts expressed in his paper.

In analyzing this subject I must confess that it is difficult for me to distinguish between investigating an accident from a standpoint of defense and the investigation of the same from a standpoint of adjustment. The object of investigating an accident is to determine legal liability and in order to determine this liability, the facts under which the person, or property, were injured must be fully and truthfully obtained and after these facts have so been obtained, then the law determines the question of responsibility and liability. No case should be adjusted (ordinarily speaking) where the company is not legally responsible for the injury inflicted and when a case is once prepared so that a proper conclusion may be reached for the purpose of adjustment, the case should be in such a condition that it can be filed away and be ready for trial with but little additional work at any future date. In other words, preparation for adjustment is preparation for defense. The former is preparing for "war in time of peace."

The fact that an accident has occurred, or a person has been injured, in law, means nothing, but the injury must be the result of negligence or carelessness on the part of the company in order to render the company responsible for damages. The question to be determined by investigation is, therefore, the question of negligence.

The greater part of Mr. Walsh's paper is devoted to the proper method for the investigator to follow in securing facts, so the question of negligence may be properly and legally determined, and as stated above, I do not expect to add but little, if anything, to what he has already said.

How many accidents are wholly alike? How many negligent cases are tried where the same law applies and no new facts are presented? You will agree with me that it seldom, if ever, occurs. How are we to determine what new fact should be looked into, or what points of defense should be covered more than is ordinarily done? It is true when the accident occurs a great deal depends upon the representative of the company then upon the ground. It is much easier for the investigator to properly and fully investigate the case, if the motorman and conductor have carefully and faithfully performed the duties assigned to them. If the crew knows the names of the passengers, or by-standers, who were in a position to see all that occurred at the time of the accident, these are the first witnesses who should be interviewed. Taking a great many names at random often results in useless work. I do not mean to contend that all names possible should not be taken, but they should be taken with some degree of care on the part of the employe so that he can give information to the investigator, as to which are important and material, and which unimportant. The position of the car; the distance which the car moved before being stopped; and when the accident is a collision with vehicle, or automobile, any tracks made by the vehicle to show its course. These minor details are of the greatest importance, and should be carefully noted before the crew has left the place, or point of accident.

The accident having occurred the case is turned over to the claim department and the investigator starts out to perform his part. He must have in mind that the case may reach the court house and must prepare his case upon that idea from the beginning just as though he had been notified in advance that it would not be adjusted but would be tried before a jury. Having this in mind, what should he do? Is he to look solely from the standpoint of the company, attempting to find only those facts of benefit to his company, or is he more valuable when he places himself in the position of counsel for the injured and attempts to find out any fact which would render his company responsible? A fact is something which is true. If untrue, it is not a fact. I mean, therefore, that he should endeavor to ascertain the "true facts" (pardon expression) from each and all persons interviewed and should not limit himself to the points of advantage to his client. The representative of the company must anticipate, as far as possible, that which the damage lawyer representing the plaintiff will try to bring out, and if witnesses differ upon some material point, he must be able at least to cover both

sides, so as to have the preponderance of the proof upon that point favorable to him. If this thought is borne in mind throughout the investigation, is not the claim agent better able to talk adjustment, than if he was not fully advised of all the facts and details? If the case is so prepared in the beginning, is it not then ready to be filed away and forgotten until shortly before trial? It is not good business in any calling in life to allow your duties to accumulate. Therefore, it is improper and unnecessary that a case should be investigated for the purpose of adjustment, and failing in this should then be further investigated for the purpose of defense.

It is the detail which should have more care than is ordinarily given to it. The habits of the injured, his physical condition, and the character of his work before the accident should be looked into and he should not be entirely forgotten after you have failed to adjust the matter. Some reliable information should be gathered as to his habits during the time he claims to be disabled. In order to emphasize what I mean by detail, I cite a case in which a verdict was obtained against me where an interurban car running at high speed collided with a buggy, injuring the driver. The question of the speed of car, distance in which the car moved after the accident before it was stopped, the question as to whether signal by whistle or bell was given, the conduct of the motorman at the time of accident, and just prior thereto, that the head light was burning, were all covered by the investigation. Adjustment was denied and the company stood trial. We believed that the motorman in charge of the car was clearly free from negligence and that he did all within his power to prevent the accident. The machinery of the car was in perfect condition and, therefore, we could not see any negligence which would warrant the settling of the case. For the first time the character of negligence relied upon by counsel for plaintiff, was exposed when he arose to make his opening statement to the jury trying the case. He admitted the motorman did all in his power to prevent the accident, he did not claim that the car was running faster than it had a right to run, and further admitted that the head light was burning, but claimed the head light was out of repair in that it threw the rays of light to the left of the track instead of in the center and, therefore, did not give the motorman the opportunity to see the plaintiff on the right in time to stop his car. To our surprise witnesses who had given statements that we relied upon to win our case, also testified to this fact. It was sufficient negligence to take the case to the jury and resulted in a verdict for the plaintiff. The lesson taught by that case has been that in investigating all accidents occurring since in the night time, the question of head light has been thoroughly covered.

It is the same in cases of electric wires. The time at which the wire was down, the time at which the company received notice that it was down, and the time of arrival of a representative of the com-

pany to repair the same, the question of the wind blowing the wire backwards and forwards, are mere details but possibly the most important questions in a wire case. Again I say, that these things are necessary in order to properly adjust a claim just as much as to properly defend it in court.

I note but one distinction between preparation for adjustment and defense. In adjustment the location of the accident is familiar to those attempting to adjust the claim. In a trial before a jury, all the jurors are not familiar with the surroundings, such as the character and grade of the street, the width of the same, the position of the car tracks, and the character of the car and often times it is essential that these points be brought out forcefully to a jury by photographs, diagrams, and miniature constructions and in some cases the jury may be taken to view the place of accident after properly preparing conditions, but many a case has been injured with the jury on the ground, when a passing car did the same thing complained of in the case on trial, or failed to do the thing which was being investigated by the jury. The jury should never be taken to the place of accident unless crews of passing cars are warned as to their conduct while the jury is there.

With this statement as to what should be done, we then must determine how the investigator can accomplish these results. It is a difficult task to lay down a rule which the investigator must follow in interviewing witnesses. Passengers and by-standers are very often reluctant to give a signed statement and the investigator must use tact in order to secure a statement from a witness. Deception is frequently fatal. Misconduct on the part of the investigator or claim agent may be severely criticized before a jury as would cause prejudice in the minds of the jury. The securing of a signed statement from the injured while in pain, or in a semi-conscious condition is of little benefit and often times dangerous. The statement of a child, although bright and intelligent, should be taken in the presence of his parents, one of kin or someone closely connected with the injured. The investigator should always be very careful in securing such a statement and should, if possible, have the statement read over by the one giving it in the presence of another, said third party to witness the signature, or have it sworn to. I do not agree with Mr. Walsh that it is of advantage to have a statement sworn to before a notary public who is a claim agent, or investigator of the company. The claim agent and investigator, so far as possible, should be kept in the back ground at the trial, as it gives to the lawyer upon the opposing side something to criticize and often times results in a verdict against a company solely upon the ground of some misconduct, or supposed misconduct on the part of the claim agent.

In a certain character of accidents, such as when there is no question as to liability, it is very essential in my judgment to see the injured

as soon as possible and effect compromise. Where there is no denial as to the question of negligence and simply a case of pay, settlement should be made; but if the claimant desires a controlling interest in the road in order to satisfy his claim which, therefore, has to be denied, it then becomes necessary to try the case. The chief and possibly only question left for the investigator is upon the question of injury. I am not a great believer in medical expert testimony. I much prefer to have a man's life prior to the injury and his condition after the accident, what he is capable of doing before and after, rather than to rely solely upon the surgeon's statement as to his ability to do, or not to do. For this reason in such cases the injured should be seen as quickly as possible and every courtesy and attention extended to him, making frequent visits without discussing the question of compromise until the proper time arrives. It is very desirable if possible not to discuss the question of compromise, or the merits of the case in the presence of any disinterested person, for in nearly every case the outsider is the one who puts the extravagant figure in the mind of the injured.

There are many conditions arising daily which it would be impossible to mention here. Doubtless nothing new is advanced by me but out of discussion often times comes wisdom. There is no branch of this Association which requires more brains than this one; no set of men are more called upon to match wit and skill with persons of all walks of life than claim agents. He must possess brains, courage, honesty, and energy; yet he is the subject of criticism by cheap lawyers willing to secure verdict money not upon the truth of the cause which they espouse but upon prejudice of jurors against corporate interests.

It is a pleasure for me to be able to attend these conventions, it is an honor to be assigned a place upon your program and the acquaintances and friendship here formed, shall ever linger in my breast.

PRESIDENT WEH:—As this is a very important branch of our work there is a great deal to be said. General discussion on this subject is now in order. I take it from your silence that a good many of you feel as I do; there is not very much more to say. There is one gentleman we would all be very glad to hear from and he is Mr. Rice of Pittsburg.

C. G. RICE:—I feel that this is the time for me to be quiet, for there is nothing that I can say about this paper that would be different from what has already been said by the previous speakers, who have given much time and thought to this subject.

Mr. Muir spoke about an accident caused by headlight, and there is a little bit of doubt about this question, for he has not given us an idea of the conditions under which the accident occurred; that is, whether the crossing was in the section of a curve, or just before or after the curve, and also as to why the headlight should fail to throw its rays on the point of the accident. Or was it in the way that the headlight was placed on the car? There may even have been some defect in the headlight itself.

WALLACE MUIR:—The headlights we use on our interurban cars are very powerful. I believe they are constructed of carbon and sometimes this carbon does not burn properly and the light will be thrown on the side; sometimes it will go out just for a second and then come back on. In other words, for some reason this headlight was throwing its light the usual distance but it was casting its rays to the left of the track and not in the center. You could see the left rail but you could not see from the center of the track out to the right. This person was driving into his private passage way. He claimed that the car came over the hill and the reason he didn't stop was because he didn't see it. The reason the motorman could not see him was because of the headlight. His claim was a defect in the car and if the car had not been defective the motorman could have prevented the accident. He made the jury see his point and the jury much against my consent gave the verdict.

WILLIAM TICHENOR:—The fault was with the verdict.

E. F. SCHNEIDER:—I think there is just one point I would like to speak about and that is the question of taking the names of witnesses, which was referred to in one of the discussions here. I think it is very important to instruct your men to take all names and not to leave it to them at all as to the desirability or undesirability of a witness. I think it is a grave mistake to have the trainmen or employes discuss the desirability of the witness. I think that is up to the claim department to find out

J. E. BURR:—I do not think Mr. Muir intended that the trainmen should discuss the ability but rather the position of the witness at the time of the accident, as to whether or not he

actually could see the accident. If he is in the back of the car and you have a collision, he would not be likely to see it.

E. F. SCHNEIDER:— It seems to me under those circumstances it is just as necessary to get a statement from one back in the car.

J. E. BURR:— That is true, too, but you want to get your close witnesses first and interview the others afterward.

C. B. BRUNNER:— I feel that every witness, no matter whether bad or good, may be used if there should be such an accident as Mr. Burr states and the witness who is in the back of the car and does not see it, at least can tell whether or not the light was burning, whether the car was running fast or slow, or whether or not the car was lighted, what the motorman was doing, how the car was operated, what the witness might have seen or felt in the motion of the car, even though he did not see. I have obtained a great deal of valuable information from witnesses along those lines who "did not know anything" before the interview, but who furnished considerable information by the time the interview had ended.

WILLIAM TICHENOR:— I think the suggestions along this line are very excellent. In investigating accidents I, for the most part, use a mailing list of questions. There are some eighteen or twenty in the list. I remember a particular instance in which we had an accident out of which grew a very important law suit, and I was told by the attorney for the plaintiff that he expected to prove by a certain man a liability that would entail heavy damages. I had sent him that inquiry and, with the exception of one or two questions which would have seemed unimportant ordinarily, he had answered all my questions, "I don't know." He took the witness stand and made a good witness for the plaintiff, but we won the case on that statement. He knew very little about it immediately after the accident occurred and put it so in writing. I agree as Mr. Schneider does, it is about as important to get the name of the witness who does not see as it is to get the name of him who does.

There being no further business the meeting adjourned.

TUESDAY SESSION

OCTOBER 13, 1914

Joint Session with the Engineering and Transportation and Traffic Associations, Greek Temple

President W. F. Weh, of the Claims Association, called the meeting to order at 9.30 A. M.

PRESIDENT WEH:—The first order of business will be the report of the Board of Accident Prevention, which will be presented by Mr. Hare.

REPORT OF THE BOARD OF ACCIDENT PREVENTION

To the American Electric Railway, Claims, Transportation and Traffic and Engineering Associations:

GENTLEMEN.—Your resolution adopted at the last Convention of the Claims Association, appointing a Board of Accident Prevention, having been approved by the Executive Committee of the Parent Association, a Subcommittee was appointed by President W. F. Weh.

On June 24 and 25, 1914, said Subcommittee, P. C. Nickel, *Chairman*, H. V. Drown, S. B. Hare and President W. F. Weh, met at the Association headquarters in New York City.

The following method of procedure was agreed upon:

First: To secure information relative to practical accident prevention through the employ of physical agents, meaning thereby, equipment, safety devices, ordinances, traffic regulations and laws.

Second: Educational methods with reference to the general public, including school children and employes, by means of Safety Committees, the Press, lectures, bulletins, moving pictures and slides.

Third: For the purpose of carrying into effect this procedure, the Subcommittee drafted a printed form of questions to be answered by the Member Companies, from which answers showing the varied experiences and results obtained in reduction, if any, of accidents, shall be compiled and placed on file in the office of the Secretary of the American Electric Railway Association for the benefit of Member Companies. This information will also be used for the purpose of drafting recommendations for a general and systematic, country-wide effort in preventing accidents.

In response to Data Sheet No. 123, thirty-five Member Companies contributed; and from their replies, it appears Practical Accident Prevention is being accomplished through the installation of new and converted equipment, safety devices and the education of employes in regard to their duty to the general public.

Accidents with their resulting injuries are proper charges against operation; this fact, no doubt, together with the agitation of the Safety First Movement, has given our Engineering and Transportation Departments an impetus along this line, as evidenced by the replies, showing installation of new equipment, beginning with the trucks and ending with the superstructure as well as the adoption of safety devices and converted equipment.

Attention is called to the necessity of providing safety aisles and the erection of barricades a suitable distance from the tracks at stopping places to properly protect passengers and pedestrians against accident; which by reason of construction along the lines of the railway, or because of repaving, or other construction not in connection with railways work. The cooperation of your Municipal authorities and the Building Department of your respective cities may be enlisted in this regard.

With reference to ordinances, traffic regulations and laws, the replies indicate a lack of uniformity and proper enforcement of those existing in the majority.

In the interest of "Safety First" it is deemed advisable to obtain through conference, experience and cooperation, the best existing ordinances, traffic regulations and laws, so that uniformity may be obtained, and through a rigid enforcement of the same by the authorities responsibility for accident may be brought home to the individual.

Educational methods have been employed by individual members of this Association to the general public and school children through lectures, moving pictures, slides and bulletins.

For practical and economic reasons the same should be conducted through organized effort on the part of all Civic, Social and Commercial organizations, Insurance companies, Transportation and Public Service Corporations.

Insofar as the school children are concerned, it is the duty of the State and Municipality to educate, or to cooperate with any organized effort on the part of other organizations.

Education of the employe has been conducted through Safety Committees, lectures, moving pictures and slides, along the same lines as those employed by the steam roads, steel works and other industrial organizations, with the same practical results; and safer ways, works and machinery for his protection have been furnished.

Through the appointment of active committees for the ensuing year, co-operative efficiency and economy may be established toward Practical Accident Prevention.

The following questions and answers to Data Sheet No. 123 are submitted for your consideration and discussion.

Respectfully submitted,

W. F. WEH,
WM. TICHENOR,
GEO. CARSON,
R. E. MACDOUGALL,
B. B. DAVIS,
F. J. WHITEHEAD,
S. B. HARE,
C. B. PROCTOR,
R. H. GOSHORN,
C. B. HARDIN,
E. C. CARPENTER,
H. V. DROWN,
H. K. BENNETT,
C. A. AVANT,
J. S. DOYLE,
H. E. REYNOLDS,
P. C. NICKEL, *Chairman,*
Board of Accident Prevention.

SUMMARY OF REPLIES TO DATA SHEET

BOARDING AND ALIGHTING

- 1 What reduction, if any, has resulted by reason of the installation of new type of car, converted car or appliances?
- 2 Describe the new type, converted car or appliance? (If convenient enclose photo or print of car.)
- 3 What accidents other than boarding and alighting have resulted from such change or installation?
- 4 Have you attempted to use educational methods to reduce the above accidents, and if so, the nature of the same, and what is your opinion as to results?
- 5 What rules or ordinances, if any, affect your accidents, particularly with reference to the near and far-side stops, and what increase or decrease has resulted therefrom?

ANSWERS

Company No. 1

- 1 A reduction of fully 50 per cent in platform accidents.
- 2 Latest Niles car, center-entrance, operated PAYE. In some cars Conductors operate doors with lever from "well" of car, in some cars doors are operated by motorman using air device.
- 3 Increased number of women falling inside car due to car starting before they are seated. Hands and fingers pinched by doors.
- 4 No.
- 5 None.

Company No. 2

- 1 Has materially reduced the possibility of boarding and alighting accidents by reason of installation of this new type of car.
- 2 Center-entrance PAYE stepless car.
- 3 Only other kind of accident which occurred since installation of this type of car, is passengers caught between doorway and center post of car, due to their carelessness or conductor's carelessness in operating the doors.
- 4 By means of Safety Committee they keep in constant touch with their employes regarding this class of accidents with result that they have only had five cases of this nature since installation of this type of car in February, 1914, to date.
- 5 Know of no rules or ordinances affecting this class of accidents. Have adopted near-side stop rule and find it helps to eliminate collisions with vehicles and pedestrians by the cars at the crosswalks.

Company No. 3

- 1-2 Are using the ordinary single truck car for one man operation and have simply closed up the doors in the other end of the car and folded up the steps.
- 3 We believe we have cut down on the average number of boarding and alighting accidents per number of passengers hauled but believe that this is due more to the near side stopping than to the front end entrance of the car.
- 4 Have had a number of newspaper articles published and also given our men great deal of personal instruction to try to prevent the above class of accidents.
- 5 Our franchise permits us to stop on either side of the crossing for passengers and up to the present no other crossing ordinance has been passed.

Company No. 4

- 1 About 90 per cent.
- 2 Closed vestibule PAYE cars of various types.
- 3 A very few cases of clothing or hands catching in doors.
- 4 We have, both employes and public, in every way we thought results would come. We have now a moving picture outfit for use. Results good.
- 5 Far side changed to near-side stop has prevented crossing accidents, how many, we cannot say. Do not know that above accidents have been affected.

Company No. 5

- 1 The adoption of enclosed platforms has very materially reduced boarding and alighting accidents.
- 2 Rear platforms of cars have been equipped with gates or doors operated by conductor; front platforms also, operated by the motorman.
- 3 Fingers or limbs pinched, passengers struck, by doors or gates.
- 4 Have just inaugurated a safety crusade among employes to prevent accidents.
- 5 For past two years cars have been making a near-side stop; previously far-side stop was in vogue. The change from far to near side has not made any appreciable difference in the number of accidents.

Company No. 6

- 1 Gates have reduced accidents two-thirds.
- 2 Converted car, entrance at rear exit both ends, gates at rear end, door at front exit.
- 3 Some few pinched from closing gates.
- 4 No.
- 5 Favor near-side stop.

Company No. 7

- 1 With the introduction of the PAYE type cars the boarding and alighting accidents have been entirely eliminated, and when we are fully equipped with this type of car, our accidents will be greatly reduced.
- 2 Our PAYE cars are the regular standard type.
- 4 Have attempted to educate both employes and public along safety lines and believe that we are getting good results.

Company No. 8

- 1 50 per cent and abolition of open cars.
- 2 Pay-within type.
- 3 None.
- 4 None except general education of public and train men along Safety First.
- 5 None.

Company No. 10

- 1 Installation of gates on front ends of our cars has materially reduced alighting accidents. Is impossible to state with any degree of accuracy how many accidents these gates have prevented.
- 2 PAYE type, gates on front platform.
- 3 Gates when operated by careless motorman often catch the garments of alighting passengers.
- 5 None.

Company No. 11

- 1 Reduction of 75 per cent in alighting and about 50 per cent in boarding accidents.
- 2 Cars are of prepayment type, some with automatic folding steps. All doors are operated by conductor and motorman.
- 3 Passengers, and occasionally conductors, have had their hands and fingers injured by operation of the doors. Two very serious injuries resulted from women being struck by doors on elbows.
- 4 Have pointed out this danger to the men, and accidents of this kind have depreciated.
- 5 We use far-side stop, but new ordinance will be shortly passed requiring the near-side stop.

Company No. 12

- 1 Boarding and alighting accidents have decreased from 15 to 20 per cent, by changing from old platform type to closed platform type.
- 2 Pay-within cars, folding doors on both platforms.

- 3 Other accidents resulting from change of equipment consist of rare cases of fingers, hands or feet, or garments caught between the doors but these are not serious.
- 4 Recommendations of the Railroad Commission, The Public Safety Commission and the Company for the prevention of accidents are posted in advertising racks on cars and are changed frequently so as to call attention to the prevention of various kinds of accidents. The magazine issued monthly to all employes contains articles relating to safety not only for employes but for the public as well.
- 5 An ordinance requiring near-side stops throughout the city was passed several years ago but was repealed within a week after it became effective on account of general condemnation by the public because of the general application and large per cent of unpaved streets in outer districts.

Company No. 13

- 1 Since installing gates on cars practically all liability to step accidents have been eliminated. We think folding or sliding gates should eliminate all liability step accidents and will do so if handled by trainmen according to rule.
- 2 Have no new type of converted car, some cars equipped with gates and some with doors.
- 3 I believe we have had more accidents from motion of cars since the installation of gates and PAYE method due to the fact that the conductor is not in as good a position to assist passengers boarding the car going from the platform into the body of the car, as without the gates. However, the increase of accidents in this regard has not been very serious.
- 4 Lectures to trainmen by inspectors, officials and members of Claim Department; lectures to school children in public and other schools and also lectures to clubs and other meetings.
- 5 Our rules require near-side stops in paved districts, otherwise far-side stops. No question but what near-side stops prevent a number of collisions.

Company No. 14

- 1 Have reduced this class of accidents by the installation of converted types of cars and other appliances.
- 2 The first change in the type of car was made by converting to the one-side entrance. Collapsible doors were then placed on the one-entrance at each end, door in front vestibule being kept closed. This made it possible for persons to get off only at the rear end unless allowed to do so by motorman. We have had another converted car installation on two sections of our line, the "one-man" car, with doors of rear vestibules closed

and locked requiring passengers to board and alight from the front end. On our open trail cars we have placed bars on the sides the length of car, and the bar on one side is always down stopping passengers from boarding or alighting on that side. The installation of the Universal Safety Tread on car steps is a great improvement over the rubber tread. The mirror reflector allowing the motorman to see passengers entering and leaving the car at the rear door without turning around is a very good safety appliance.

- 3 None.
- 4 Have placed signs inside cars and small cards near the doors and in vestibules. We cannot state at this time what results are as signs have only been in cars a short time.
- 5 Ordinance provides that cars stop at far side to take on or let off passengers so as not to obstruct the intersecting street.

Company No. 15

- 1 Are installing car with doors at entrances and exits and are altering all present cars to that type.
- 2 On lines where these cars have been installed boarding and alighting accidents have been entirely eliminated.
- 5 Doors must be kept closed when cars are moving. Are putting transparent signs on windows of cars "Safety First," etc.

Company No. 16

- 1-3 We have no new type cars.
- 4 Posted cards in cars and placed notices on backs of transfers and tickets instructing passengers in the correct way of alighting.
- 5 City Ordinance prescribes rules of the road.

Company No. 17

- 1-3 Have installed a PAYE car with closed doors on one line. Since the adoption of this system the company has had no accidents of any kind while boarding or alighting from the car and no other accidents of any kind resulted from the change.
- 4 Employes are continually cautioned and pay-roll checks are stamped "Safety First."
- 5 Have adopted the system of stopping cars on the near side of the street in business section and our experience leads us to believe that accidents are less likely to result at crossings when this system is employed.

Company No. 18

- 1 A reduction of about one-half of our accident expense was brought about by rebuilding our cars for the use of folding doors.

- 2 Our old cars were of the closed bulkhead type with open platform. We simply removed the bulkhead and installed folding doors operated with a lever by the motorman or conductor having an inclined guard over the step to prevent passengers standing on the outside of the car. We also removed the grab handles on the outside. The bumpers were also equipped with iron incline guards.
- 3 When we first installed these doors we had some few accidents due to pinching of fingers between the doors but close attention by motormen and conductors has stopped this class of accidents.
- 4 Have used no educational methods on public but have lectured motormen a great deal, especially with reference to seeing that doors are closed before cars are put in motion.
- 5 Have no ordinances on this subject. Our cars stop on far side but are considering stopping cars on near side of street.

Company No. 19

- 1 Our cars are so arranged that we practically have no platform accidents.
- 2 Two sets of folding doors, entrance and exit, by front platform entirely, one man per car who has entire situation in his control.
- 3 None that are chargeable to this method of operation.
- 4 Caution signs, general instruction to men, and public through newspapers and backs of transfers.
- 5 No ordinance other than the usual traffic regulations.

Company No. 20

- 1 Installing PAYE cars. Have abolished open cars as from experience this car caused a great many accidents as conductors have too many entrances to watch to prevent people getting on or off moving cars.
- 2 Are going to use PAYE cars entrance from rear, exit from front.
- 3 Have had no other accidents resulting from any changes in cars that we have made.
- 4 Bulletins are distributed in cars aiming to educate the public with notices and articles written on this subject. Conductors and motormen are also being educated very thoroughly in the prevention of this class of accidents.
- 5 Have no ordinances in any of the cities along our line which would cover this class of accident.

Company No. 21

- 1 Boarding and alighting accidents reduced in 1911 as compared with 1909 — 88 per cent.
- 2 Pay-within cars, folding doors, center-entrance low level trailers.
- 3 Two new classes of accidents have arisen with the introduction of gates or doors, passengers claiming to have been caught in or struck by gates or doors. Passengers claiming to have been thrown or wrenched by the starting of car.
- 4 Educating employes with lectures or stereopticon views and accomplishing good results.
- 5 Have near-side stop ordinance but do not believe it has any effect on this class of accidents. Have no other ordinances on this subject.

Company No. 22

- 1 Suburban service; use old type of car and collect fares on inside. Have had no accidents.
- 4 No.
- 5 Far-side stops are in general use in this city as well as along our line.

Company No. 24

- 1-2 The only innovation in the construction and equipment of our cars tending to prevent boarding and alighting accidents is the introduction of doors and gates. Over half of our cars are so equipped. The work was begun in 1908 and installation has been gradual so that no actual figures can be given. The gates and doors are placed on the edge of the platforms and do not protect the step which is stationary. There has been no material reduction in accidents as the result, but, on the other hand, there has been no increase, and as the number of passengers carried has, of course, steadily increased, it seems an improvement in the showing.
- 3 There have been claims resulting from the gates and doors striking persons and dragging them as the result of catching clothing, also of hands being pinched.
- 4 Our general campaign for the prevention of accidents has had its effect upon this and all other types of accidents. The work of safety education was taken up in a general and systematic way about Feb. 1, 1912. Since then our efforts have been devoted generally to reaching the children in the public, parochial and private schools on or near our trolley tracks throughout the State, reaching adults in churches, department stores and social gatherings and reaching our platformmen and inspectors in their various car houses. The lectures delivered

to the children were not illustrated but were made attractive by stories woven on the letters composing the word "Safety" and the children's attention was riveted by the hanging in front of them of a large colored banner bearing the words "Safety First." Each child was given a button to wear, and up to the present time we have reached 344,912 children and 22,630 adults. In co-operation with some other transportation organizations, but mainly at our suggestion, a text book for use in the schools has been prepared and is now in the possession of the State Superintendent of Education, whose promise is that it shall be put on the press in the early fall and distributed throughout the State to all of the schools. The book is composed mainly of material furnished by us. Lectures delivered to the platformmen and all inspectors at all of the car houses, twice during each year, were illustrated with lantern slides and moving pictures and an average of 86 per cent of the men voluntarily attended these lectures. Wagon owners and drivers were reached by visits paid to the owners, the result being that 228 owners signed cards, and hung them in their garages and stables, in that way 5,599 drivers and chauffeurs had this card before them. In several of the schools Safety Scout corps have been organized. The Camp Fire Girls and the Boy Scouts have been very much interested, lectures have been delivered to those organizations in various parts of the State. The reel of moving pictures which was taken by the Edison Company in co-operation with us has been shown on various occasions in various places to 128,240 people, on which occasions there was no lecture delivered, but it is felt that the showing of the picture produced good results. We have in operation a stereomotorgraph showing lantern slides of accidents and warnings at intervals of one and one-half seconds. This machine is sent about on a prearranged schedule and placed in the show windows of our various buildings throughout the State, it having been erected on Feb. 9, 1914, in Newark, and will finish its itinerary the latter part of October, in Trenton. At the present time the Edison Company is making three reels of moving pictures for use in lectures to the public and at the carhouses, and one of them is for general release, which means that it will be exhibited in many moving picture houses throughout the United States and foreign countries. It has been found that the feeling among the inspectors and platformmen has materially changed since the Safety Educational Work began, so that many of them who formerly considered the entire proposition trivial are now enthusiastically in favor of the work.

- 5 Have several ordinances relative to traffic.

Company No. 26

- 1 Operating three types of cars. One known as old standard, both ends open for boarding and alighting: Second, PAYE all persons board the car at rear end and leave the car either front or rear; front exit is closed until the car stops; rear exit open, under control of the conductor: Third, Center-entrance cars which have three doors in the center of the car, the central one for boarding car and the two on the sides of it for leaving the car. The first two types mentioned have three steps on to the platform, the last one (C. E.) have two steps. In 1912 the PAYE cars, as compared with the double end cars, showed a reduction of 10 per cent of boarding and alighting accidents. For 1913, the PAYE cars, compared with the double-end cars, showed a reduction of 8.4 per cent. On Jan. 1, 1914, we commenced the use of the center-entrance cars extensively. No apparent decrease in boarding and alighting accidents.
- 2 Our new type of car is 46 ft. 7 in. long, seating 54 passengers, and the entrance and exits are so arranged that all passengers are handled from the center of the car. The motorman has a mirror in front right hand corner.
- 3 We have at no time noted a change of the ordinary run of accidents in the different types of our cars.
- 4 Are putting forth extraordinary efforts and have for the last 18 months, to reduce the number of accidents, with very gratifying results. In 1913 there was an increase of accidents of all kinds over 1912 of 1 per cent. In the mileage run per accident there was a gain of 7 per cent. During the first six months of 1914 there was a decrease in the number of accidents over the corresponding period of 1913 of 16 per cent and an increase of the number of miles run per accident of 25 per cent.
- 5 There are no city ordinances that are having effect either to increase or decrease accidents. Employees are instructed on the question of Safety First, instructors being sent out on the road to watch student and regular men at their work, also bulletins have been issued to employes which have received very favorable comment from the men and no doubt it has had the desired effect. Have used the near-side stop for a number of years, and have no data to determine whether the number of accidents were increased or decreased by that method of operation.

Company No. 27

- 1 50 per cent.
- 2 Improvements on cars.
- 3 None.

- 4 Signs in cars, accident blotters and local newspapers and feel it is a very good thing.
- 5 We use the far-side stop but from my experience the near-side stop is the better.

Company No. 28

- 1 About 50 per cent.
- 2 This Company operates at the present time 1,350 cars, 700 of which are pay-within cars with enclosed vestibules and folding steps at both ends. 176 are pay-as-you-enter and pay-as-you-leave cars. These cars have open platforms with stationary steps. 423 are side entrance motors and trailers, the balance being miscellaneous types of cars.
- 3 Door accidents on cars equipped with doors.
- 4 Not with reference to this particular class of accidents, only in a general way.
- 5 Ordinances forbidding persons from boarding and alighting from cars while in motion but not enforced. Cars stop at near side of crossings in congested districts and far sides at other points. Do not believe this class of accidents is affected by either practice.

Company No. 29

- 4 Cards in cars and elsewhere showing right way to get off cars.

Company No. 30

- 1 It would appear that accidents have been decreased by pay-as-you-enter cars, but no separate data has been kept, largely because cars are not all of this class.
- 2 The pay-as-you-enter cars have folding steps and closed doors, with instructions not to move the car while door is open, but only a part of the cars are of this class.
- 3 About five accidents have happened because a conductor failed to close the door promptly before the car started, which made an invitation for a late comer to try to get in while the doors were being closed and the steps folded.
- 4 Our rules will permit passengers to leave pay-as-you-enter cars from the front or rear as is most convenient to the passenger.
- 5 Two cities require the near-side stop, but no statistical data is at hand to conclusively prove it is better or worse than the far-side stop.

Company No. 31

- 1-2 A reduction of 87 per cent of the above accidents resulted from the installation of 175 low level center-entrance cars during continuous operation over a period of three months on two divisions. This car cannot be started while passengers are in

the act of boarding or alighting, nor can the doors be prematurely opened while the car is in motion.

A similar reduction of the above accidents resulted through the installation of 45 low level center-entrance storage battery cars with folding doors under the control of the conductor, in place of horse cars.

A converted double truck box car with folding steps, closed doors, under the control of the motorman and conductor, has been operated continuously for a period of four months without the occurrence of a single boarding and alighting accident.

- 3 None, other than the occasional catching of a finger, arm or hand between the doors of the car by an intending passenger attempting to enter while the same are being closed. One instance of a skirt having been caught while a woman passenger was leaving the car — conductor's fault.
- 4 None, other than the distribution of pamphlets to the school children through the Board of Education.
- 5 The far-side stop was in vogue until September 1, 1914, when the near-side stop with traffic regulations was enforced by an ordinance effective on that date. No comparison can be made at this time by reason of the change.

COLLISION OF VEHICLES

- 6 What traffic regulations, ordinances or laws have you found as a result of your experience to be of benefit in the prevention of above accidents, or what suggestions have you to offer in this regard?
- 7 Are penalties rigidly enforced against offenders by your authorities in order to impress upon them their individual responsibility? Are jail sentences ever imposed?
- 8 Has the enforcement of the near or far-side stop because of any rule or ordinance in any way reduced or increased such accidents?
- 9 What concerted action is being taken by your company, Civic Bodies, and owners and operators of vehicles, with reference to the adoption of laws for the prevention of these accidents?
- 10 What has been done with reference to the education of the motorman and persons in charge of vehicles for the prevention of this class of accidents, and give your opinion as to results obtained?

ANSWERS

Company No. 1

- 6 Would suggest police regulations or ordinance compelling all vehicles to use right side of street. Vehicles not permitted

to stop within forty feet of street corners. Vehicles to go to street intersections to turn around or cross to opposite side of street.

- 7 No penalty. No jail sentence.
- 8 No rule as to near or far-side stop.
- 9 None.
- 10 Operating men instructed by Claim Department.

Company No. 2

- 6 Route of this corporation runs mostly through suburban towns and there is very little to be said as to ordinances or laws regarding traffic regulations. Through our efforts we have succeeded in having a uniformed policeman stationed at one of the crossroads in Elmhurst during certain hours when traffic is heavy. Traffic is regulated by police, a number of policemen being on motorcycles and horses.
- 7 Police officers are making numerous arrests of automobile and motorcycle speeders and quite a large number of heavy fines have been imposed for these violations.
- 10 Motormen are kept advised through the Safety Committee of the most dangerous crossings and places along the line where automobile accidents are likely to, and have occurred, and are instructed as to how this class of accident can be prevented.

Company No. 3

- 6-7 Have sufficient city ordinances to partly prevent all collisions of vehicles at crossings, if the same were enforced, but automobiles and other vehicles are allowed to cross the streets at high rate of speed not only endangering themselves but other people using the crossing. No jail sentences have ever been imposed and there have been a very few fines for speeding. All our streets are well paved and the blocks are long, both of which encourage high speed and carelessness.
- 8 The adoption of the near-side stop has prevented a number of serious accidents where vehicles have deliberately crossed in front of cars at high rates of speed.
- 9 We are attempting to carry on a "Safety First" campaign to secure the co-operation of the citizens and vehicle owners as to a means of preventing these crossing accidents, as a number of crossing accidents have occurred on account of the condition mentioned above in which the street cars have had no part.
- 10 Trainmen have been given personal instruction in reference to accident prevention, especially on the crossings. We also have had a number of articles published in the local daily

papers with the idea of calling the attention of vehicle owners to the danger to themselves and others by careless driving at the crossings.

Company No. 4

- 6 People were often hit by passing autos until City ordinances forbid autos passing cars standing to receive or discharge passengers.
- 7-8 Yes, penalties are rigidly enforced. No jail sentences as yet have been imposed.
- 9 As stated above.
- 10 Motormen, persons in charge of vehicles and the public have been instructed. Result: Some drivers have "Safety First" signs on their wagons.

Company No. 5

- 6 The average city traffic regulations if enforced would very materially prevent a great number of collisions which now occur. The difficulty is lack of enforcement by authorities.
- 7 No.
- 8 Near-side stop was made by request of Board of Safety.
- 9 None.
- 10 Motormen are constantly reminded by bulletins and instructions from inspectors relative to caution in approaching and passing vehicles.

Company No. 6

- 6 Motor act requiring all autos to come to a stop ten feet in rear of standing car.
- 7 Fines only are imposed.
- 8 Near-side stop reduces such accidents one-third.
- 9 No concerted action taken.
- 10 None.

Company No. 7

- 6 None.
- 7 No penalty. No jail sentence.
- 8 No.
- 9 None.
- 10 General education on "Safety First."

Company No. 10

- 6 Clippings prepared on subject of automobile accidents and published in newspapers.
- 7 No penalty. No jail sentence.
- 8 Yes. Impossible to state what reduction has been as the near-side stop was placed in effect during the year 1903 and our records for the years 1903 to 1906, inclusive, were destroyed.

- 9 None.
- 10 All employees furnished with booklet entitled "How to avoid accidents." Have also posted in every garage and stable in San Francisco display cards illustrating various types of vehicular accidents and how they can be avoided.

Company No. 11

- 6 Many of our collisions between cars and vehicles are due to the swing of the car as it rounds a curve. Our new ordinance requires vehicles to stop and not pass a standing car. This should eliminate this type of accident. It also requires automobiles to slow down to a speed of four miles per hour at cross streets, which should help.
- 7 No penalties other than fines have been imposed on offenders, and these have usually been light.
- 8 We believe that the near-side stop will reduce vehicular accidents.
- 9 The ordinance above referred to is the result of concerted action on the part of our company, the Automobile Club and the city.
- 10 We have constantly instructed our men along this line and from time to time have written letters to all drivers of automobiles and other vehicles, pointing out the danger and requesting their co-operation. Sometimes we have enclosed post cards asking for suggestions. The results have invariably been gratifying.

Company No. 12

- 6 Within the near-side stop zone in the downtown district there has been a decrease in collisions with vehicles, particularly at such crossings where traffic officers are stationed and control traffic by whistle signals. The Railroad Commission of Wisconsin has suggested that all automobiles be required to stop before crossing tracks, but there has been no legislation following this suggestion.
- 7 The city watches speeders of automobiles and motorcycles very closely and imposes fines for violations of the speeding laws. There have been no jail sentences imposed.
- 8 The near-side stop has reduced such accidents but we do not separate our records as between near-side and far-side zones and have no figures as to exact results.
- 9 The Company is represented in the Public Safety Commission and displays safety warnings prepared by this Commission upon its cars. The Public Safety Movement has not, as yet, brought about additional legislation.
- 10 Recommendations of the Railroad Commission, the Public Safety Commission and the Company for the prevention of accidents are posted in advertising racks on cars and are changed fre-

quently so as to call attention to the prevention of various kinds of accidents. In connection with efforts of the Public Safety Commission, trainmen are noting license numbers of automobiles and motorcycles whose drivers violate "Rules of the Road," and securing witnesses to such occurrences which are forwarded daily to the police department to aid in enforcing the rules of the road. Violations reported in this manner consist chiefly of failing to stop while cars are receiving or discharging passengers or passing to the left of the car. Trainmen's attention is called to bad practices on their part in bulletins in the form of orders as well as by hint cards. The magazine issued monthly to all employes contains articles relating to safety, not only for employes but for the public as well. The activity of the Public Safety Commission is continually kept before the public by the press. Lecturers have made the rounds of the school houses to lecture to the children on the prevention of accidents. The Company maintains instructors who rank as supervisors for the instruction of trainmen and they devote their entire time to the general instruction of all trainmen.

Company No. 13

- 6 Covered by Traffic Ordinance in force in this city.
- 7 When the offense is committed within sight of the traffic officer, there is usually a prosecution and subsequent punishment by fine. Recently short jail sentences have been imposed.
- 8 Our rules require near-side stops in paved districts, otherwise far-side stops. There is no question but what near-side stops prevent a number of collisions. City ordinances require all vehicles to come to a full stop when cars are standing taking on or discharging passengers.
- 9 Company and Civic bodies, Automobile Association, etc., have from time to time made recommendations with a view to having ordinance passed looking to the prevention of accidents.
- 10 Motormen are instructed at carhouse and Safety Committee meetings. We sent circular letters to team owners and placed in barns and garages throughout the city Safety cards illustrating various types of vehicular accidents, with appropriate words of warning printed thereon.

Company No. 14

- 6 Ordinance provides that our cars run at a speed not to exceed 20 miles per hour, except that in turning corners, cars must not exceed four miles. Cars shall be entitled to track and right of way in preference to all vehicles and persons, excepting fire engines and trucks. In operation we have followed the "Stand-

ard Code of Rules for City Operation" adopted by the Transportation and Traffic Association of the American Electric Railway Association as amended at the 1911 convention. The City ordinance provides that vehicles shall not be run at a speed to exceed 15 miles per hour. Most of our Collision of Vehicles accidents are caused by vehicles rushing out on to the car track from a side street. Hope to soon have a local ordinance requiring vehicle drivers to come to a stop when approaching a car in the act of leaving off or taking on passengers.

- 7 The ordinances regarding speed of vehicles are not rigidly enforced. The fines are nominal. We have never heard of any jail sentences being imposed.
- 8 The far-side stop ordinance has never been enforced here.
- 9 We have not, nor have any of the Civic Bodies or Owners of vehicles taken any concerted action toward this adoption of laws to prevent this class of accident. It seems to us that it is almost entirely a matter of vehicle operators running at lower speed. Until such time as the present speed limit ordinance can be rigidly enforced, the obtaining of further laws would be of little use.
- 10 Are about to place dangerous signs at all dangerous intersections of side streets with streets on which we operate cars. Motormen and conductors are provided with a book of rules which give in detail how they are to conduct their cars so as to avoid vehicle accidents. Car men would be immediately discharged if found careless.

Company No. 15

- 6 Have traffic laws and motor vehicle act.
- 7 Penalties are not in force as we would like. To date we do not remember any jail sentences being imposed.
- 8 Cars stop on the far side and both sides where two lines intersect. We do not believe this affects accidents.
- 9 None, except traffic by-law. The Company's officials notify owners of vehicles in respect to careless drivers.

Company No. 16

- 6-7 Traffic regulations prescribed by the City Council seem to cover the field but are seldom enforced.
- 8 Our cars stop at the far-side but a change to the near-side has been recommended. We believe that this change will prevent any accidents at the intersections where there is considerable auto traffic.
- 9 None.

- 10 Meetings of all car operators are held twice a month, at which the best ways of preventing accidents are discussed. The Superintendent of the Street Railway Service, the Dispatchers, the Claim Agent and the Master Mechanic attend these meetings. Assistant General Superintendent has talked with the management of the various trucking companies which employ several foremen, asking them to urge their drivers to use greater care and warning them of any particular dangers which may be apparent. Whenever an accident occurs he discusses the matter with the owner of the vehicle to ascertain on whom to place the blame.

Company No. 17

- 6 A proposed ordinance prepared by our attorneys is now before the City Council of the City of Winona.
- 7 Jail sentences are not imposed for violation of law and ordinance with regard to entering upon street cars, catching hold of the same while in motion or trespassing upon the property of the company; fines imposed are usually nominal.
- 8 Answered above.
- 9 The Association of Commerce of the City of Winona has co-operated with the Company and is in favor of the adoption of the proposed ordinance, a copy of which has been referred to.
- 10 All motormen before being given cars are thoroughly instructed and cautioned and the "Safety First" proposition is continually placed before them.

Company No. 18

- 6 The Cities have an ordinance to prevent this kind of accident.
- 7 The City seems to pay no attention to its traffic ordinance, and no one has ever been arrested under it.
- 8 There is no ordinance on this question.
- 9 None.
- 10 We have lectured our motormen to a considerable extent but thus far nothing has been done with reference to the public.

Company No. 19

- 6 Ordinances regulating speed; direction of traffic, especially at street intersections; prohibiting automobiles or other rigs from passing a standing car.
- 7 Only fairly so. No jail sentences although we think there should be in some instances.
- 8 No ordinance covering this; we adopted the near-side stop as being much the safer and the only practical stop for our system.

- 9 None.
- 10 Letters to owners of teams and automobiles, also bulletin to motormen.

Company No. 20

- 6 We have a very good ordinance in Akron covering this class of accidents.
- 7 The penalties are rigidly enforced when called to the attention of the City officials.
- 8 I cannot say that the enforcement of this rule has reduced accidents one way or the other.
- 9 I cannot say that we have taken any concerted action as asked, but we are working very thoroughly through our Safety Committee in sending letters and otherwise to prevent this class of accidents. The Committee mailed 6,500 letters to different automobile owners along our lines asking their cooperation in the accident prevention work, also about 1,000 letters to the different team owners. For some reason our vehicle accidents have decreased very materially and we feel that the cooperation that the public is giving us is assisting in a high degree with our success along these lines.
- 10 We have an organized Safety Movement by which our motormen and conductors are educated in the prevention of accidents.

Company No. 21

- 6 The best ordinance we have is the one requiring vehicles to keep to the right at all times, to turn only at street crossings, and to prohibit vehicles passing a street car while stopped to take on or discharge passengers. Would suggest general adoption and enforcement of these laws.
- 7 The Police generally enforce traffic ordinances well, and violators are fined and jailed for non-payment.
- 8 The near-side stop was made effective here early in 1913. We believe that it has had much to do with reducing our vehicle collisions. Vehicle collisions reduced in 1913 as compared with 1912—28.4 per cent.
- 9 We co-operate with the Public Safety Committee of the Business Mens' Club of this City in obtaining laws for the prevention of accidents.
- 10 Motormen are personally instructed by lectures and stereopticon views. Our Safety Committee work closely in conjunction with the Transportation Department. Safety Committee mail letters to owners calling attention to reckless driving on part of their drivers and chauffeurs. Vehicle collisions the first six months of 1914 as compared with the same period in 1913 reduced 35.9 per cent. This speaks for itself as to the results obtained.

Company No. 22

- 6 License or examination for each driver.
- 7 Fair. No.
- 8 Yes.
- 9 None.
- 10 Have not undertaken any special education of motormen.

Company No. 24

- 6 Have laws and ordinances.
- 7 Penalties are not rigidly enforced but occasionally as often as we can persuade the authorities to take action; jail sentences are occasionally imposed.
- 8 Public Service operates in many municipalities. Some require the near-side stop and some the far-side stop. I have noted no material change in accidents as the result of either operation.
- 9 No concerted action has been taken with reference to the adoption of laws for the prevention of accidents as yet, although occasionally we have accomplished something in this direction.
- 10 In addition to the educational work among employes we have a well-equipped school of instruction in which there is one man who devotes his time to instructing the newly employed men in the prevention of accidents and what to do in case of accident.

Company No. 25

- 6 Require vehicles to keep on the right side of the street, to turn only at street corners and to stop before passing a standing car. Have a State law requiring automobiles to sound a signal before crossing any public highway.
- 7 Yes. Yes.
- 8 No; have never tried the near-side stop.
- 9 None.
- 10 Nothing.

Company No. 26

- 7 All men who are found incorrigible, that is, will not reform, after being given special instructions are discharged. No jail sentences imposed by the laws.
- 8 Enforcement of near-side stop had no effect on accidents that we have any knowledge of, no data being kept at the time the change was made, which was some years since.
- 9 There is no concerted action being taken between the Company and civic bodies, but there is a general movement for safety. The Auto Club of Southern California which has 7,000 or 8,000 members has most thoroughly sign posted the city, warning of vicinity of schools, dangerous crossings, curves and grades.

- 10 Motormen are continually instructed, being put through examinations from time to time to see what he has learned.

Company No. 27

- 7 No penalty. No jail sentence.
- 8 No.
- 9 None.
- 10 Safety meetings for employes, and advertisements in the newspapers for the public.

Company No. 28

- 6 Believe any traffic regulations to be beneficial in the prevention of accidents, if rigidly enforced. An ordinance requiring vehicles to stop on approaching car tracks would be most effective in prevention of this class of accident. Rigid enforcement of ordinances requiring vehicles to keep close to curb and prohibit the use of car tracks except where necessary and a rigid enforcement of same would be most beneficial.
- 7 Offenders are punished by fines. Have no knowledge of jail sentences being imposed.
- 8 Have had no experience with near-side stop except in congested districts, and I believe it has had a tendency to avoid this class of accidents.
- 9 Concerted action just inaugurated. No tangible result so far.
- 10 Oral instructions have been given employes with good results. Nothing is being done to educate persons in charge of such vehicles.

Company No. 29

- 7 No penalty. No jail sentence.

Company No. 30

- 6 A good traffic ordinance is very valuable in lessening accidents, especially one not permitting vehicles to go within six feet of a car discharging passengers, forbidding persons to cross street except at right angles, and from sidewalk to sidewalk, and requiring vehicles to keep well to the right and make square turns at crossings.
- 7 Penalties are seldom imposed for violating a traffic ordinance, except where the violation produces disastrous results, and I have known of no jail sentence ever being imposed.
- 8 No data to indicate whether the near-side stop decreases accidents, nor that the far-side stop increases them.
- 9 Our Company encourages traffic ordinances, but there is no systematic effort on the part of others to adopt such laws.

- 10 Our Company has a system of instructions and examination for all trainmen, with good results, but the results are not in form of statistical data.

Company No. 31

- 6 Our laws and ordinances are of such a character to permit a practical regulation of traffic under the jurisdiction of the Police department known as the "Traffic Squad" at all congested centers throughout the city between the hours of 8 a. m. and 6 p. m.

A recent law compels all vehicles to give cars at a standstill eight feet leeway in passing the same. Where physical conditions do not permit this, they are compelled to stop, so that passengers may board and alight in safety.

- 7 All penalties are rigidly enforced against offenders by the authorities in order to press upon them their individual responsibility, and fines and jail sentences are imposed. This has been enforced recently through agitation on the part of the Safety First Society of Greater New York and the cooperation of the Municipal authorities and Police Commissioner.
- 8 No comparison can be given at this time because of the recent adoption of the near-side stop.
- 9 The Safety First Society of Greater New York representing the Social, Civic and Commercial organizations, Industrial and Transportation Companies, through the appointment of special committees co-operating with the Municipal and State authorities are concentrating their efforts for change and adoption of laws, ordinances and traffic regulations toward the prevention of these accidents.
- 10 All motormen attend a school of instruction, and from time to time are returned to the same for further instructions when necessary, because of either a complaint or accident. The Claim Department reports to the Operating Department the responsibility of the motorman for all accidents which he may have, and this becomes a part of his general record, and as circumstances warrant he is either suspended from work for a period in the judgment of the General Superintendent or discharged.

Letters are written by the Management to the employers of chauffeurs and drivers where it appears they have been careless and responsible for accidents, and replies have been received with gratifying results.

PEDESTRIANS STRUCK BY CAR

- 11 What traffic regulations or laws are in force affecting this class of accidents? Enclose copies.
- 12 What suggestion have you to offer to improve existing traffic regulations or conditions to prevent this class of accidents, and what has been done with reference to making the streets safer for children, such as providing suitable playgrounds, etc.?
- 13 State character of safety devices or appliances employed by you to prevent these accidents or minimize injury and results obtained, if any.
- 14 What educational methods have you used, with reference to such accidents in respect to your employes and the public, including children, and your opinion as to results obtained?

ANSWERS

Company No. 1

- 11 None.
- 12 Think display cards and pictures showing dangers of the street should be placed in cars. Children should be instructed in schools. City is now installing first public playground. Think any ordinance or police regulation regarding pedestrians would be difficult to enforce.
- 13 None.
- 14 Claims Department instruct operating men. Lectures given to children in schools. Pictures showing dangers of the street shown at moving picture theaters.

Company No. 2

- 11 We find that the putting into effect of the near-side stop rule greatly reduces the possibility of pedestrians being struck by cars. Stop Signs and Slow Signs have also been placed along the route at such points where pedestrians are most likely to cross.
- 12 The Safety Committee keeps in constant touch with its employes with reference to accidents of this class.

Company No. 3

- 11 There are no special local traffic regulations or laws governing this class of accidents.
- 12 If the present speed regulating ordinances were enforced we could take care of this class of accidents as we have very little trouble with our street cars.
- 13 We run our fenders as low as possible so as to minimize the injury if we have the misfortune to strike any one with our cars.

- 14 Our trainmen are given instructions to be extremely careful when there are any children in the street, especially when they are going to and from school. We also furnish the school children blotters calling their attention to being careful.

Company No. 4

- 11 Officers at street crossings. Pedestrians urged to cross at regular crossing.
- 12 This city has parks and playgrounds in several parts of city within reach of all.
- 13 We now have cars which cannot start until doors are closed. We use the latest improved fenders.
- 14 We have succeeded in getting the employes and the public to talk "Safety" and while there is no way of determining the exact results, we feel that they have been good.

Company No. 4

- 11 None.
- 12 That all persons be compelled to cross the street at foot-walks at intersections and not between squares nor diagonally at intersections. Little has been done to prevent children from playing in streets.
- 13 Cars are equipped with life guards.
- 14 Motormen are instructed to approach persons and children in the streets with car under control.

Company No. 6

- 11 None.
- 12 Street cars slow down on passing school grounds.
- 13 None.
- 14 Warning placards placed in school rooms and lectures to school children.

Company No. 8

- 11 None.
- 12 Cut out the "Jay Walkers." Numerous playgrounds provided.
- 13 Use of rear right door for intending passengers only.
- 14 Education of school children and lectures to trainmen, newspapers, slides in moving picture houses on "Safety First" for the general public.

Company No. 9

- 11 Attention is called to the Safety Zones which have been used so successfully on Market street in San Francisco.

Company No. 10

- 11 None.
- 13 A few years ago we installed a projecting or basket fender of

the Eclipse make. This has prevented many fatal accidents, although it has increased the number of pedestrians hit.

- 14 School children have been instructed to use extreme care in crossing streets and we have had posted on the windows of all of our cars notices warning passengers to look out for oncoming cars.

Company No. 11

- 11 Our new ordinance will prohibit "Jay Walking."
- 12 A modern traffic ordinance, liberal in its provisions and prohibitions in order that it may be consistently enforced and its thorough enforcement. Nothing has been done in the line of playgrounds for the children.
- 13 Our cars are all equipped with life guards; many of them of the H. B. type. Our trailers are equipped with safety springs attached to the rear of the motor car to prevent persons from getting off of motor car and walking behind it in front of trailer. We know of several accidents that these springs have prevented.
- 14 Have tried to prevent these accidents by educating the children. Have lectured them in the public, parochial and private schools; have given them blotters with suitable pictures and wordings; have had photographs made showing how these accidents occur and also showing actual victims; have framed these pictures and hung them in places where children congregate, and in one instance, where they are in the habit of catching the cars. Results are beneficial.

Company No. 12

- 11 No traffic regulations or laws in effect or in force for the prevention of this class of accidents other than ordinance requiring sounding of gong at crossings and the control of cars at such crossings where traffic officers are stationed.
- 12 At the present time conditions do not require it but the time will probably come when pedestrians will have to be controlled as vehicles are now being controlled by traffic officers in the congested districts.
- 13 Our cars are equipped with fenders which may be dropped by the motorman or by impact with the person. In actual use these fenders reduce the extent of the injury in 75 per cent of the cases.

Company No. 13

- 11 Same as No. 5. Ordinance was recently introduced in this city requiring pedestrians in downtown districts to cross streets at street intersections. The ordinance however was defeated in the Council.

- 12 All school houses in this city have adjoining playgrounds equipped with suitable apparatus for athletic games and sports. Slow and absolute Stop Signs are placed at crossings close to school houses.
- 13 Absolute Stop Signs placed at crossings where schools are located and at other dangerous points along our lines.
- 14 Trainmen instructed at carhouse and Safety meetings; children instructed by Safety lecturer; lectures to public schools, luncheons, etc. While we cannot give any definite figures, the results undoubtedly have been very beneficial.

Company No. 14

- 11 Have no traffic regulations affecting this class of accidents except that cars moving in opposite directions must not pass at points where persons are standing between the tracks, but must be operated so as not to occupy both tracks at such point simultaneously. As stated above, it is provided by ordinance that cars have the right of way over pedestrians.
- 12 Enforce a law requiring pedestrians not to cross the streets except at regular street crossings.
- 12 We, nor the Civic bodies or owners of vehicles, have not taken any concerted action toward the adoption of laws to prevent this class of accidents. It seems to us that it is almost entirely a matter of vehicle operators running at lower speed. Until such time as the present speed limit ordinance can be rigidly enforced the obtaining of further laws would be of little use.
- 13 We have Consolidated wheel guard with automatic trip. This device is a considerable improvement over the tilting fender.
- 14 Have never used education methods in this matter.

Company No. 15

- 11 Traffic by-law.
- 12 Nearly all public schools are equipped with public playgrounds. Would suggest a law compelling pedestrians to cross streets at crossings.
- 13 Sleeman fenders and wire wheelguards.
- 14 Superintendent of public schools instructs teachers to give periodical talk on prevention of accidents, and in one of the text books a chapter is devoted to this subject. Believe this has had excellent results.

Company No. 16

- 11 Have city ordinance.
- 12 Enforce the ordinance and state laws now in existence.

- 13 Fenders on cars.
- 14 Safety meetings of employes and notices posted in conspicuous places.

Company No. 17

- 11 Have ordinance.
- 12 This City has opened two playgrounds since which time a far less number of children have been found upon streets and street car tracks.
- 13 Brakes are inspected and cars provided with a netting or other appliance to prevent persons getting beneath the cars.
- 14 The company runs twice each week in daily papers an advertisement.

Company No. 18

- 11 None.
- 12 We suggest that you try and arouse some enthusiasm on part of the authorities to give some attention to this subject.
- 13 None, except automatic drop fender.
- 14 Have decided to start a moderate safety campaign by posting of bills, advertisements in newspapers and various other ways.

Company No. 19

- 11 None.
- 12 Strive for cooperation through the press, school superintendents and city officials.
- 13 We use no fenders. We have good equipment in other respects.
- 14 We have no systematic methods.

Company No. 20

- 11 Have no traffic regulations or laws in cities in which we operate. At Akron the Council is considering a "Jay Walker" Ordinance, which is now on its second reading, and which provides that pedestrians must not cross streets diagonally at street intersections but must cross at regular crosswalks.
- 12 The playground committee in our different cities are doing all they can for the children. Our Safety committee is keeping in close touch with this work and also are working in the schools, trying to train the children's mind in the elimination of accidents.
- 13 Have most up-to-date fenders to be had, and generally these throw the child off the track. Our experiences lately have been that a good fender will look after the children if the mother won't. Have had several instances where the fender has saved the child.
- 14 Safety organization attempting to eliminate this class of accidents.

Company No. 21

- 11 Have no traffic regulations that affect this class of accidents other than a regulation prohibiting children using the streets for roller skating.
- 12 Would suggest an ordinance requiring pedestrians to cross streets at street crossings only, and to cross direct on the right side. This City has provided playgrounds at several of its parks and schools. The Safety Committee has organized baseball teams in a number of the schools and furnished the outfits to aid in keeping the children off the streets.
- 13 We use the automatic wheel guard and find it very effective. Results good. This device was adopted in 1905.
- 14 Employees instructed by lectures, stereopticon views, etc. Our Safety committee has had a lecturer working in the schools distributing blotters and buttons and giving prizes for compositions, organized baseball clubs and furnished them with outfits. Where young children habitually play in the streets have taken the matter up personally with their parents. Have had the co-operation of the police officers of the Juvenile Court of this City in reaching those that cannot be corrected through their home. Results obtained are good. This type of accidents reduced in the first six months of 1914 as compared with the same period in 1913 — 47.8 per cent.

Company No. 22

- 14 None.

Company No. 24

- 11 Have laws and ordinances.
- 13 Have been gradually installing the H. B. life guards, and its performance has been satisfactory.

Company No. 25

- 11, 12 Ordinances requiring pedestrians to cross straight across the streets at street corners. I think the above mentioned a splendid measure. The playgrounds are proving a great success.
- 13 None.
- 14 None.

Company No. 26

- 11 The traffic regulations of Los Angeles are the only thing on our Statute books other than a regulation requiring all accidents to be reported to the Board of Public Utilities.
- 12 Cars striking pedestrians, while serious, are not frequent. Special suggestions to reduce this class of accidents are difficult to formulate. Every motorman lives in constant dread of these

occurrences and no further regulations or instructions to motorists could be suggested than those now given. Nothing has been done in this community to provide playgrounds to keep the children off the streets. Some three or four large playgrounds have been provided but these places are usually inconvenient for the smaller children, hence they are more generally used by a few children who are convenient. Haste and absent-mindedness, we feel sure, are responsible for pedestrians being struck by cars.

- 13 This company uses the Eclipse fender.
- 14 A few years ago we started an extensive campaign in the community employing a special lecturer to give lectures in the schools on personal safety to the children. The injuries to children had not been of great frequency before that, and we noted no decrease afterwards, hence it is problematical as to the value of this class of work.

Company No. 27

- 11 None.
- 12 By advertisements.
- 14 Accident advertisements, blotters and newspapers.

Company No. 28

- 11 Have ordinances.
- 12 Strict enforcement of ordinance. Certain streets have been reserved as playgrounds for children.
- 13 Eclipse fenders. Good results.
- 14 Motormen instructed orally and by bulletin. The Street Railway Commissioner, an officer of the City, has given talks to school children and distributed Safety First Literature.

Company No. 29

- 13 Ordinary fenders.
- 14 Some newspaper articles and Safety First Literature.

Company No. 30

- 11 Traffic ordinances in force affect pedestrians as well as vehicles.
- 12 A good traffic ordinance is very valuable in promoting safety generally, but I have observed no effort to keep children off the street by means of playgrounds, etc.
- 13 We carry on a system of instructions to children through the schools, newspapers and moving pictures.
- 14 In addition to answers above we carry on a very thorough "Safety First" organization among our employees.

Company No. 31

- 11 We have no laws affecting this class of accidents. A pedestrian is protected through the traffic regulations of the Police

Department at all congested and important points throughout the city between the hours of 8 a. m. and 6 p. m.

- 12 Under the auspices of the Safety First Society of Greater New York, the following has been accomplished:
 - (a) One way traffic in certain streets.
 - (b) Closing of certain streets to vehicles between the hours of 2 and 5 in the afternoon so that they may be used by children for play purposes.
 - (c) Adoption of the near-side stop by street surface cars.
 - (d) Adoption of Safety Zones for the protection of pedestrians at points where street cars stop.
 - (e) Regulation of auto trucks carrying United States Mail, confining them to specified streets.
 - (f) Agitation and enforcement of the eight-foot leeway law providing that a vehicle must keep eight feet from a street car which has stopped to receive or discharge passengers.
 - (g) The procurement of play lots from private owners during the vacation period, which playgrounds were conducted under the jurisdiction of the Park Commissioner.

The Secretary of this Society has recently made a tour of every City so as to secure an exchange of ideas as to traffic measures and regulations in the interest of public safety with a view to providing a code of uniform regulations and other recommendations for uses of the highway. The Safety First movement has gained such headway during the past year that its Officers are of the belief that a national federation should be formed.

- 13 The cars of this company have for the past five years been equipped with Hudson-Bowring, Parmenter and Sterling-Meeker wheel-guards, with good results.

Through the introduction of the Low Level Center-Entrance cars by this Company, it will be noted that the truck is completely shrouded to prevent what is known as "Side knockdown cases" from getting beneath the car wheels. A further fact is, that the body of car has been dropped to within eight inches of the ground. This also prevents accidents of this character. These cars are equipped at present with the Hudson-Bowring wheelguards. To expedite the stopping of this type of car and the dropping of wheelguard, in instances of emergency, the motorman has but to release his hold upon the electrical controller handle, by merely straightening his fingers, when the power is shut off, brakes applied and fender apron is dropped. The protection afforded at the front end of the street cars is obtained through the use of two different types of devices; one generally known as the Providence Fender, and the other as the Wheel-Guard. The Providence fender is designed to

minimize injury to standing pedestrians, but possesses no value in picking up prostrate pedestrians. The devices commonly called Wheel-Guards, are primarily designed to protect prostrate pedestrians, but afford no protection to the standing pedestrian. The valuable points of both the Providence and Wheel-Guard types of fenders have been incorporated in a single device, in addition to which other valuable features have been added. The instant a pedestrian is struck by this new type of fender the contact thus made with the vertical gate shuts off the power and applies the brakes, which results in stopping the car in half the distance usually consumed in such operation.

To the installation of the above equipment this Company enjoys the satisfaction of not having had reported since their operation, during the last nine months, a single instance of "Man under the car." One accident reported, in which the motor-man did not see, but knew he struck something; by the mere raising of his hand from the controller, the wheel-guard dropped, car stopped and upon inspection a man was found on the wheel-guard. Injuries were not serious.

- 14 Insofar as the employe is concerned, original instruction and return to the school where necessary with a suspension from labor or discharge.

Under the auspices of the Safety First Society in cooperation with the Motion Picture Exhibitor's Association, thousands of slides are shown daily throughout the city. The average attendance daily at these moving picture theatres aggregates five hundred thousand people.

With reference to the children; under the auspices of the Safety First Society of Greater New York an organization is being effected for conducting an educational campaign in the public schools under the direction of an Educational Committee, of which the President of the Board of Education is the Honorary Chairman, and a School Safety Supervisor to be appointed with five assistants, together with school district safety committees for each district.

A National Efficiency Exposition was held April 4 to April 11, 1914, inclusive, at Grand Central Palace, New York City, at which Industrial, Transportation and Civic Efficiency were strikingly portrayed for the benefit of and education of the general public.

CAR COLLISIONS

- 15 Does the regulation of traffic in certain congested localities tend to reduce such collisions?
- 16 Does your Company employ a flagman at such congested localities in connection with the traffic regulations?
- 17 Has the near or far-side stop tended to reduce this class of accidents, in your opinion? What other rules or ordinances have you tending to prevent the same?
- 18 What particular instruction or educational methods do you employ to prevent this class of accidents?

ANSWERS

Company No. 1

- 15 Yes.
- 16 Yes, on holidays and other exceptionally busy days.
- 17 We use both near and far-side stops according to the conditions at that particular place. Operating conditions make the adoption of either impractical for all places. With a population of about 70,000 the Public soon learns where the car stops.
- 18 Claims Department instructs.

Company No. 2

- 16 Yes, where necessary.
- 17 Our opinion is that the near-side stop rule tends to reduce this class of accident.
- 18 Motormen are instructed to bring their cars to a full stop within a hundred and fifty feet of any car on the same rail in front of them. They are also held strictly to account if they do not have their car under full control at all times. When approaching a vehicle which may be on the tracks in front of them, they are instructed to bring their car to a full stop within twenty-five feet of such vehicle or obstruction.

Company No. 3

- 15, 16 As we operate only a few cars we do not have much difficulty with this class of accidents.
- 17, 18 Our trainmen are instructed when one car is following another to maintain a running distance of 400 feet or approximately a space of four poles apart. When we are operating a number of extra cars, more or less irregularly, on a single track line to our park, with two passing points which are not visible, a telephone dispatching system is used; at other times when the regular cars fail to show up in a reasonable time, a trainman is instructed to call up the office or car house to learn the

cause of the delay and if unable to get anyone, to proceed cautiously until he meets the car or reaches another passing point.

Company No. 4

- 15 Yes.
- 16 Only at railroad crossings.
- 17 Hardly think this has affected them. Have rule which forbids motormen following another car within a certain distance.
- 18 Haven't smashed up any cars to illustrate this class of accidents, but persistently hammer on this point to men.

Company No. 5

- 15 Yes.
- 16 No.
- 17 Yes.
- 18 Motormen are constantly reminded and held strictly accountable for violations of rules intended to prevent car collisions.

Company No. 6

- 15 Yes.
- 16 No; City Police.
- 17 Near-side stop tends to reduce this class of accidents.
- 18 None.

Company No. 7

- 16 No.

Company No. 8

- 15 Yes.
- 16 No.
- 17 None.
- 18 None.

Company No. 10

- 15 Yes.
- 16 No.
- 17 The near-side stop has materially reduced this class of accidents. We require each car to keep a safe distance behind preceding car.
- 18 The company issues from time to time rules with the object of preventing this class of accidents. A collision is an offense punishable by discharge.

Company No. 11

- 15 We have never had adequate regulations.
- 16 No.
- 18 Talks and bulletins to our men.

Company No. 12

- 15 The city ordinance requires near crossing stops at all intersecting lines, and at points where traffic officers are stationed, cars are controlled by them. In addition to this the company is enforcing the rule that at all line intersections outside of the near-side zone, cars must not start across the intersection, before any other car within half a block of the intersection has come to a stop. These regulations have practically eliminated intersecting line collisions. Rear end collisions have been reduced to a minimum by enforcing a "Spacing Rule" throughout the system, and we are having very few collisions due to open switches.
- 16 This company does not employ a flagman in connection with traffic regulations. Prior to traffic regulations by Police Officers, some two and a half years ago, the company detailed supervisors to regulate car traffic at congested intersections.
- 17 The near-side stop has reduced car collisions.

Company No. 13

- 15 Undoubtedly yes.
- 16 We do during the busy hours in the evening.
- 17 Near-side stops have certainly tended to reduce this class of accident.
- 18 Car house lectures, instruction, personal supervision, and other lectures referred to above.

Company No. 14

- 15 Our cars operate on a 12-minute headway. The traffic, therefore, is not sufficient to affect car collisions.
- 16 No flagman necessary.
- 17 The near or far-side stop has no effect on this class of accidents under our conditions. Rules provide motormen must not attempt to pass on curves unless they are sure of safe clearance. Ordinance provides that cars driven in same direction shall not approach each other within a distance of fifty feet, except in case of unavoidable accident or of necessity or when the cars are near stations.
- 18 None necessary under our conditions.

Company No. 15

- 15 Yes.
- 16 Street inspectors regulate traffic together with police constables.
- 17 No. Street inspectors and police constables control traffic at congested corners.
- 18 When being trained in first instance motormen are warned to keep safe distance from the car in front.

Company No. 16

- 15 We have practically no car collisions.
- 16 No, except in handling exceptionally large crowds.
- 18 Any man who has a rear end collision will be discharged immediately.

Company No. 17

- 15 Yes, and if the proposed ordinance is passed as we think it will be, there will be less likelihood of collisions.
- 16 No.
- 17 Yes.

Company No. 18

- 15 No regulation of traffic is in force.
- 16 No.
- 17 We believe that the near-side stop would reduce car collisions.
- 18 Continuous lectures among our trainmen.

Company No. 19

- 15 Have no traffic regulations.
- 16 Occasionally on busy days we place a flagman at congested points.
- 17 Cannot see that the stop has any bearing on this class of accident.
- 18 We never had a head-on collision and motormen are given to understand that a rear-end collision means dismissal.

Company No. 20

- 15 Yes, the regulation of traffic in certain congested localities tends to reduce car collisions. Our Safety organization has been very active in trying to prevent this class of collisions.
- 16 An inspector looks after the regulation of this traffic. We also have switch tenders and inspectors at the congested districts.
- 17 Traffic policeman generally control the traffic and this no doubt prevents many accidents.

Company No. 21

- 15 No.
- 16 Company does not employ flagman at congested localities. The City maintains a traffic officer at all such places.
- 17 The near-side stop has had considerable effect on this class of accidents as it has practically eliminated crossing collisions and side swipes in curves. The rear-end collision still continues; but, with rigid enforcement of our rules that no car shall get within three hundred feet of the car immediately in front of it except in the congested section of the City where speed is reduced to a minimum, there has been a very good reduction shown. We have no ordinance that affects this class of accident.

- 18 Method of instruction same as for other class of accidents. Results good. Car collisions for first 6 months in 1914 as compared with same period in 1913 reduced 34.5 per cent.

Company No. 22

- 15 Yes.
16 No.
17 Cars going a certain direction have right of way over cars crossing.
18 None.

Company No. 24

- 15 Undoubtedly the regulation of traffic in congested localities tends to reduce car collisions and we do regulate our traffic in congested districts in accordance with the latest ideas.
16 Yes.
17 Do not think the far-side stop materially affects the number of car collisions.

Company No. 25

- 15 Yes.
16 Yes.
17 None.

Company No. 26

- 15 Traffic regulations have had no influence in reducing or increasing the number of car collisions.
16 We employ switchmen located in towers and in one or two places on the streets in congested sections where cars have to be switched. Right-angle crossings are left to the police officers.
17 No, as practiced here, the near-side stop did not reduce the number of rear-end collisions. Our rule that has had special influence on car collisions is the "Road Space rule" which is as follows: The Road Space is the term used to indicate the distance between cars going in the same direction operating over joint tracks. The lines are divided into three zones. In Zone 1, car must not be operated any closer than 20 feet. In Zone 2, not closer than 300 feet, in Zone 3, not closer than 1,200 feet. When cars using joint tracks enter Zone 2 or Zone 3 close together the second car must maintain a slow speed until the leading car has separated the regulation distance.
18 From the time a man starts to break-in as a motorman it is constantly drilled into his ears that there must be no car collisions. Every man he comes in contact with from the employing superintendent to the traveling instructors and division foreman emphasize this point.

Company No. 27

- 15 Yes.
- 16 Yes.
- 17 Yes.

Company No. 28

- 15 Yes.
- 16 No flagmen are employed but operating officials are stationed at certain points to assist the police in regulating traffic.
- 17 We have had no experience with near-side stops. Do not believe this class of accidents would be affected.
- 18 Motormen instructed orally and by bulletin.

Company No. 29

- 15 Yes.
- 16 Yes.
- 18 Bulletins to employes from time to time.

Company No. 30

- 15 Yes.
- 16 Congested city corners are protected by traffic policemen, and we employ flagmen, gatemen and interlocker operators at dangerous crossings, and on special days when additional cars are operated we have a man who does the flagging of the railroad crossing.
- 17 No statistical data, and I have no distinct opinion. We have no rules except such as are found in the standard book of rules.
- 18 Nothing, separately and specifically applied to this one class of accidents.

Company No. 31

- 15 Yes, under the jurisdiction of the Traffic Squad of the Police Department.
- 16 Yes.
- 17 We cannot say at this time because of the recently enforced near-side stop.
This class of accident has, however, been reduced through the regulation of traffic by the Traffic Squad of the Police Department.
An ordinance requiring all vehicles to keep at least six feet from his leader. This distance in my opinion should be increased.
- 18 Inspection of equipment, school of instruction for the employe, return to the same when necessary with suspension from duty or discharge.

STEALING RIDE

- 19 What traffic regulations, ordinances or laws apply to this class of accidents? How are offenders dealt with, including the general disposition of such cases?
- 20 What type of construction or appliances have you which tend to prevent this class of accidents?
- 21 What educational methods have you employed to prevent the above and your opinion as to results obtained?

ANSWERS

Company No. 1

- 19 None. When we complain the Truant Officer notifies the parents. Cannot convict in Court. Usually warned by Judge.
- 20 Most cars have folding steps and no hand holds.
- 21 Lectures to children in schools. Pictures shown at theatres. Good results.

Company No. 2

- 19 Since February 1, 1914, at which time the new type of car was put into operation, we have had only one accident from "stealing ride."
- 20 This class of accident has been practically done away with on our line by reason of the construction of the bumper which does not give the children an opportunity to get a firm hold or permit them to sit thereon.

Company No. 3

- 19-20-21 Operating one-man cars tends to encourage boys and even some men to steal rides and especially holding on to the rear of the car in riding a bicycle. The steps are folded up and as far as possible the outside handles removed so as to offer as little opportunity as possible for them to catch on. The trainmen, themselves, watch out for each other to prevent this condition and pass signals whenever they see anyone hanging on the cars. Have had few of most troublesome in court under a suspended sentence during good behavior.

Company No. 4

- 19 Get little help from authorities on this but with our new type of cars there is no way to steal a ride unless on fenders.
- 21 Moving pictures, talks and lectures to the public. Have had little trouble with this lately.

Company No. 5

- 19 Ordinances prohibit jumping on rear end or hanging on to the sides of car. However, this is not enforced by the Police Department.
- 20 Rear dash extended over rear bumper.
- 21 None.

Company No. 6

- 19 None.
- 20 Gates.
- 21 None.

Company No. 8

- 19 General police regulations. Fine and costs imposed.
- 20 None.

Company No. 10

- 19 Persons under 16 years of age are prohibited by a City Ordinance from boarding or alighting from moving cars. In the event of the arrest of an offender he or she is punished by the Juvenile Court.
- 20 None.
- 21 Lecturers in the employ of the Company have taken up this matter with the school children of San Francisco.

Company No. 11

- 19 None.
- 20 Sheathed bumpers, folding steps.

Company No. 12

- 19 Since cars have been equipped with folding steps and covered bumpers the stealing of rides has been eliminated. We have never had a prosecution for stealing of rides.
- 20 Folding steps and slopes covering bumpers eliminate this class of accidents.

Company No. 13

- 19 We have an ordinance prohibiting persons stealing rides but the ordinance is very rarely violated.
- 20 No special construction or appliance in this regard.
- 21 None.

Company No 14

- 19 It is provided by law that no person shall steal rides on cars. The principal offenders are of course children. When caught they are frequently arrested and severely reprimanded by police officials.

- 20 Since the conversion of cars to the one-side entrance, less chance is provided for children to catch on. For a number of years we have operated most of our lines with two-man cars. This has to a great extent discouraged the boys in catching rides.
- 21 Of late years we have been more active in securing the arrest of offenders. We consider this a fairly good educational method owing to the very little trouble we have with children on the streets, we came to the conclusion that it would not warrant the expense of blotters and other advertising matter.

Company No. 15

- 19 Have traffic by-law.
- 20 Doors at entrance and exit.

Company No. 16

- 19 Have ordinance. Arrests are very seldom made.
- 20 None.
- 21 None.

Company No. 17

- 19 The statutes of the State make it a misdemeanor for a person to ride upon a street railway without paying fare when requested so to do. An ordinance of the City of Winona prohibits minors clinging to or jumping upon the steps of any street car while the same is in motion and provides a punishment for the violation of the ordinance by fine of not more than \$100.

Company No. 18

- 19 No ordinance or laws applying to this kind of practice. Offenders receive no attention from the authorities and no penalties are imposed.
- 20 Have installed inclined guards over steps and bumpers on the cars and have removed grab handles and everything else to which a person might attach himself in trying to steal a ride. The effect has been very good.
- 21 Nothing except lectures to motormen.

Company No. 19

- 19 No regulations.
- 20 No special appliances.
- 21 None.

Company No. 20

- 19 Have no ordinance or regulations of the kind mentioned but if we can get the City Council to pass an ordinance preventing offenders from getting on cars and stealing rides, we will do so.
- 20 Our interurban cars have closed doors on one side, and if they

jump on our car to steal a ride they must get on where the conductor would see them. When we get our prepayment cars there will be no place for offenders to get on as the steps of the car will be raised when the door is closed.

Company No. 21

- 19 We have no traffic regulations bearing on this class of accidents. The most of our trouble is from boys hanging on to the sides of the car with foot resting on truck frame and holding on to window guard. In extreme cases these are arrested and turned over to the Juvenile Court.
- 20 No hand holds are provided outside of doors and on some of our cars the step is housed. All buffers on closed cars are sheathed on about a thirty-degree angle.
- 21 Our principal education along this line is to impress upon motor-men and conductors that at no time must they cause any one stealing a ride to jump from the car while it is in motion, but to stop the car and warn them to get off. In our opinion, good results have been obtained. We have had but few accidents resulting from this cause.

Company No. 22

- 19 A State law, but not much enforced.
- 20 No particular.
- 21 None.

Company No. 24

- 19 Have laws and ordinances.
- 20 We have no type of construction tending to prevent this class of accident.

Company No. 25

- 19 Have never had any cases of this character to prosecute.
- 20 No step on the "blind side."
- 21 None.

Company No. 26

- 19 There is no ordinance of the City covering stealing rides on the cars.
- 20 We have no special provisions to prevent accidents to persons stealing rides.
- 21 None, except when one is noticed stealing a ride to stop the car and eject the passenger.

Company No. 27

- 19 Have none so far that caused an arrest.

Company No. 28

- 19 City Ordinance 27180-A, Sect. 1908, covers this.
- 20 Pay-within cars.
- 21 Nothing, excepting talks to school children, as stated before.

Company No. 29

- 21 Newspaper articles occasionally.

Company No. 30

- 19 State laws make it a misdemeanor to get on and off moving cars, except by persons whose business it is to do so; offenders are seldom dealt with, other than to be reminded that it is against the law.
- 20 Cars are built and repaired in such a way as to leave nothing on which to stand in order to steal a ride, and this practically eliminates this class of accidents.
- 21 Nothing, especially applied to this one point.

Company No. 31

- 19 Under the law it is a misdemeanor.
Arrests are made by the Police officers and offenders are brought before the Juvenile Court; parents must appear in Court when the offender is charged with disorderly conduct, and reprimands and some fines, according to circumstances, are imposed.

EDUCATION OF EMPLOYES GENERALLY

- 22 What educational methods do you use other than those specified in the answers to the questions hereinbefore asked? Particularly tending to prevent accidents to the public?
- 23 What are you doing with reference to the education of your employees to prevent accidents among themselves?
- 24 Have you a Safety Committee? Describe its organization and methods. If no Safety Committee, what effort is being made to make safe ways, works and machinery for the protection of employees?

ANSWERS*Company No. 1*

- 22 None.
- 23 Men instructed by inspectors.

Company No. 2

- 22 Placards and signs have been placed at such points and convenient places along the line to attract the attention of pedestrians. At such places along the route where passengers are

compelled to cross the tracks, we have placed signs reading "Look out for automobiles." On the panels on the interior of the exit doors are stenciled the words "Look in both directions before leaving the car," which passengers cannot help seeing when leaving the car.

- 23 Placards and signs have been placed at conspicuous places in the car houses and shops of this corporation, which constantly remind the employees to "Prevent Accidents."
- 24 Have a Safety Committee which is composed of the heads of the various departments. Meetings are held once every month. Department Committee report cards are in the possession of the starter at the car house at all times. Whenever an employee in any department desires to make any recommendations with regard to Safety, he fills out one of these cards and sends it to the Claim Department, which in turn takes the matter up with the Safety Committee. To encourage the employees in making reports of any conditions which may lead to an accident, every employee making a good and reasonable suggestion or report, receives two merits under the merit and demerit system which is in force in this corporation.

Company No. 3

- 22-23-24 Our trainmen are placed on a reward and merit basis, which in connection with the instruction as mentioned above, tends to prevent accidents. The regular men are given a reward on the basis of \$2.50 a month, if they succeed in getting through the month without an accident of any kind and the extra men a reward of 10 cents per run worked if they succeed in getting through the month without an accident of any kind. The accident reports are canvassed by a committee, composed of one day trainman, one night trainman, car house foreman, line foreman and manager. If a trainman has an accident which by the exercise of reasonable care he could have avoided, he may be assessed a fine by the committee, but this fine does not go to the Company, but to the trainmen's general fund. One per cent of the gross receipts is set aside for this reward and merit basis. The non-accident reward is paid promptly and the balance of the 1 per cent. for the year being divided among the trainmen, according to their respective grades.

Company No. 4

- 22 Lectures, literature, illustrations, etc.
- 23 Signs about shops, and factories, making carelessness cause for discharge.

- 24 We have. It consists of a Safety Engineer, General Superintendent and Chief Claim Agent. Among other things, gold pins offered employes for practical new suggestions along line of Safety.

Company No. 5

- 24 Have just formed a Safety Committee. It is composed of one representative from each of eleven car houses and meets once every two weeks with heads of departments. Safety suggestions are solicited from all employes; are presented at Safety meetings for discussion. This has been in operation but a very short time and therefore am not prepared to state results.

Company No. 6

- 22 Instruction by Claim Agent to car men.
- 23 Book of rules.
- 24 Have no Safety Committee. Instruction to car inspectors.

Company No. 7

- 24 No.

Company No. 8

- 22 Frequent lectures and keeping "Safety First" movement uppermost in their minds.
- 24 None.

Company No. 10

- 23 Issue bulletins from time to time.
- 24 Have no Safety Committee. Make no organized effort, but from time to time we take steps to safeguard our employes from accidents.

Company No. 11

- 22 We use the backs of transfers to educate the public along Safety lines, also have a card in the center of the car supported by a frame attached to the ceiling or roof and use this for Safety talks; we distribute safety blotters from time to time; occasionally use the newspapers; keep the windows in our main office constantly filled with pictures, showing different types of accidents. These latter are very effectual.
- 23 We are thoroughly instructing them in the proper method of handling the various apparatus which they may use. Are also supplying them with Safety literature.
- 24 Yes, we have a Safety Committee, which is composed of the heads of the various departments, three motormen and three conductors. This committee meets twice a month to discuss

the general situation, making suggestions which are referred to and passed upon by the "Central Committee," which is composed entirely of company officials.

Company No. 12

- 24 Yes, we have a Safety Committee, which is composed of the heads of all departments, and which meets once each week to discuss accidents that occurred during the preceding week, and to provide all possible methods for preventing accidents. A chief safety inspector has been added to this Committee and his duty consists of making special investigations and following up the Committee's recommendations. In addition to this Central Committee there are Sub-Safety Committees composed of foremen and workmen in the various departments, numbering in all about 280 men. The Sub-Safety Committees operate within their own department and report to the Central Safety Committee. The Committee members have been provided with badges. To further arouse interest in Safety work the Central Safety Committee encourages Safety suggestions from the rank and file. Although business has been increasing accidents to the public are decreasing at the rate of about 4 per cent. and the employes' accidents at the rate of about 25 per cent. as compared with similar preceding periods.

Company No. 13

- 23 We endeavor to provide employes with the latest safety devices and appliances; also are giving safety lectures, meetings, etc.
- 24 We have a Safety Committee organization. We were the originators of such as applied to electric roads. Our Safety Committee organization is fully described in a paper read at the 1913 A. E. R. A. Convention.

Company No. 14

- 22 None other than mentioned before. Have recently purchased a pulmotor which is free to the public.
- 23, 24 Have formed an active Safety organization. It is our opinion that in creating the Safety First Idea among the employes for their own protection that greater safety to the public will follow.

Company No. 15

- 22 We post warning notices in our cars. We believe the greatest factors in prevention of accidents are mechanical devices, such as fenders, wheel-guards, doors, etc.
- 24 We have a general Safety Committee which consists of all employes who have been in the employ of the company ten years or more. These men have already formed themselves into an

"Old Timers' Association" for mutual benefit and instruction, and they have adopted as one of their objects "Safety First." The Company have supplied them with suitable Safety First buttons, embodying the words "Old Timers' Association," and they are pledged to assist and instruct the new men and report defects in equipment, roadbed, track, machinery, etc., and do everything in their power to prevent accidents. One of the solicitors from our Legal Department has given them talks on the prevention of accidents and it is our intention to continue these talks during the Fall and Winter months.

Company No. 16

- 22 Safety meetings twice monthly of all employes.
- 24 Yes, we have a Safety Committee. It consists of three trainmen who are to report and give ideas with a view of obtaining safer service. This Committee reports at the bi-monthly meetings.

Company No. 17

- 24 This company has no safety committee. All machinery and runways are properly guarded and protected to prevent accidents to employes.

Company No. 18

- 23 Constant lectures.
- 24 No.

Company No. 19

- 22 Bulletins.
- 23 No special plan.
- 24 No Safety Committee. We use the latest safety devices, making our entire system as nearly fool-proof as the size of the system will justify.

Company No. 20

- 22 Yes, we have a Safety Committee.

Company No. 21

- 22 Have system of educating employes.
- 23 General educational methods include this.
- 24 Have a Safety Committee, which was organized Jan 1, 1913, and consists of a central and five division committees.

Company No. 22

- 22 Make safety stops or slow orders at dangerous places.
- 23 No.
- 24 None.

Company No. 23

- 22 We have adopted the means of reaching employes by lectures and lantern slides, describing various accidents and methods of preventing them.
- 24 We have Safety Committees. These Committees consist of the superintendent, master mechanic, station inspector and a member of the claim department, there being four elevated roads, therefore, four Safety Committees. These Committees meet once a week to discuss the accidents which occurred since the last meeting, visiting the scene of the accident and making recommendations to the Central Safety Committee of such changes, etc., to eliminate accidents. The Central Safety Committee is comprised of Assistant General Manager, Engineer Maintenance of Way, General Superintendent, Master Mechanic, Chief Claim Adjuster and a Physician. Recommendations of all the committees which are referred to the Central Safety Committee are taken up, and if favorable, such changes are effected so as to eliminate accidents which occur repeatedly.

Company No. 24

- 24 Yes, we have a Safety Committee, composed of the Assistant General Manager, General Superintendent, Mechanical Engineer, Engineer Maintenance of Way, and the General Claim Agent, of which the General Claim Agent is Chairman.

Company No. 25

- 22 Personal talks to the employes at their club houses and club rooms.

Company No. 26

- 22 None.
- 23 This is included in general instructions regarding accidents.
- 24 We have no safety committee. Every employe of the Company is appointed a committee of safety for himself and those he comes in contact with. All machinery is protected and every safeguard that can be suggested at all places is taken so that, as far we are able to foresee, no cause of accident is left unguarded.

Company No. 27

- 23 Meetings.
- 24 We have a Safety Committee and ask for suggestions and consider all suggestions.

Company No. 28

- 22 Nothing.
- 23 Instructions orally by bulletin and posters.
- 24 We have no Safety Committee. Safety bulletins and posters are placed in conspicuous places in car houses. Machinery guarded where possible.

Company No. 29

- 22 Frequent bulletins.
- 24 General discussion and attention of management.

Company No. 30

- 22 Local superintendents continually instruct trainmen on accidents using a given accident as an example, showing how it might have been prevented.
- 23 The "Safety First" organization is probably the greatest factor in preventing accidents to employes, being taught that safety among themselves is naturally followed by safety toward others.

Company No. 31

- 22 Through special instruction in the various car houses by the posting of notices on the bulletin board together with the issuance of a monthly magazine which contains matters of interest to the employe generally as well as upon "Safety First."
- 24 All ways and pits are properly lighted to warn employes of danger. All machinery and belting is properly guarded and protected with pipe railing.

NOTE.—Original replies, together with photos, cuts, laws and ordinances, submitted by Member Companies, in reply to Circular Letter No. 123, have been filed in the office of the Secretary of the American Electric Railway Association and can be obtained upon request by Member Companies.

S. B. HARE:—I think that we are greatly indebted to Mr. P. C. Nickel, the Chairman of this Board, for the very valuable and interesting report which has been presented. We certainly owe him our thanks for his painstaking and valuable work.

PRESIDENT WEH:—If there is no discussion on this report we will hear an address on "Accident Prevention," by Mr. F. C. Henderschott, Manager, Bureau of Education of the New York Edison Company. Many of you no doubt know of the work done by this company along the line of accident prevention, and Mr. Henderschott has consented to address us on the subject.

HOW ACCIDENTS MAY BE PREVENTED

By F. C. HENDERSCHOTT, *Manager*

Bureau of Education, The New York Edison Co., New York, N. Y.

In order that we may intelligently discuss accident prevention let us first turn our attention, for a few moments, to an analysis of the causes of accidents.

As eternal vigilance is the price of liberty, so eternal precaution against carelessness is the price of health and happiness.

A casual examination of the subject of "Accidents in Industry" leads to the conclusion that conditions are indeed very serious.

According to a recent compilation, made by the American Museum of Safety, in American industry a man is being killed every four minutes and a man is wounded every four seconds. I say a man is killed every four minutes—this statement is not exactly correct as the compilation includes women and, in some cases, children. These figures are for three hundred working days of eight hours each.

In the late Civil War, according to figures from the Adjutant-General's office, the number of Union men killed in battle during the four years was 67,058. It is probable that the total number of Confederate soldiers actually killed in battle did not exceed much, if any, the losses of the Union forces, but the most conservative estimate places the total of persons killed by accident in the United States, at the present time, at not less than 75,000 persons in a single year.

The 1913 report of the United States Commissioner of Labor, the Hon. Charles P. Neill, upon the conditions of employment in the iron steel industry states:

On the one hand for a large group of plants in which the work of organized accident prevention is well developed, the rate falls as low as 167.1 per thousand 300 day workers, while at the other extreme for a group of plants in which organized safety work has not yet been developed, the rate rises to 507.9 per thousand, and in the case of individual plants in the group, considerably higher. This is a reduction of 67.1 per cent, or of two accidents out of every three.

The economic loss from conditions such as that here described runs into almost untold values, as we are beginning to measure material values.

To quote Mr. Arthur Williams, President of the American Museum of Safety:

No measure of value can be applied to the suffering of individuals who are injured or to the anguish of those who have lost relatives through industrial accidents. There is not only this immediate economic loss, but that which accrues in the future to dependents who, as a result of accident, are left without the means of either sustenance or education. The grief and pain arising from deaths and permanent disabilities wrought from this country's industries, and from carelessness outside of industry—as, for example, upon our highways—far exceed any suffering or sacrifice of life that has occurred or ever could happen through war.

Compare the 75,000 persons killed by accident in the United States in a single year with the record of Union troops killed in the twelve greatest battles of the Civil War. The combined number of men lost at Gettysburg, Spottsylvania, The Wilderness, Antietam, Chancellorsville, Chickamauga, Cold Harbor, Frederickburg, Manassas, Shiloh, Stone River and the assault on Petersburg was 23,458 or not quite one-third as many as the cases of accidental death happening at the present time during a single year.

The number of persons each year who receive non-fatal injuries is, of course, far greater than this. No complete records of all such casualties are kept as yet, but an estimate can be based on known statistics. The New York State Department of Labor made a careful investigation of industrial accidents for a period of five years ending with 1906. This showed that only 2.2 per cent of accidents recorded proved fatal. But in order to be conservative let us assume that 75,000 fatal accidents represent 10 per cent of all accidents within the United States. It would be fair to figure, then, that at least 700,000 non-fatal injuries must happen annually throughout the country.

In the twelve greatest battles of the Civil War the number of Union Troops wounded amounted to 119,859. If an equal number of Southern soldiers were wounded, the combined total would have been 239,718. It will be seen that even this impressive figure amounts to less than half of the non-fatal injuries in this country each year. The single City of New York averages no less than ten deaths daily from violence of all forms.

In a recent discussion of the subject of "Industrial Accidents" Mr. Williams said:

I little fear contradiction when I say that, perhaps not sentimentally, but practically, human health and life have been held most cheap, not only in our country's industrial development, but in our social order as well. And until recently in industry the most ordinary physical and sanitary precautions have been lacking; in social life we have permitted the development of slums—breeding spots of unhappiness, disease and crime; in our entire industrial system we have neglected to the utmost degree essential elementary protection of health and life.

That Mr. Williams has not overdrawn the picture is proven when we turn to some recent reports by corporations of accomplishments they have made, along the line of accident reduction, during the past year.

The Bureau of Efficiency of the Northern Pacific Railway, while but a little over a year old, was able to reduce deaths due to operating accidents on that railway system during the first six months of 1914 as compared with a similar period of 1913 seventy-three per cent.

The Carnegie Steel Company has been able to reduce its accidents about 71 per cent.

Reports from many other industrial corporations lead to the conclusion that it is possible to reduce accidents, where no effort has yet been made in this direction, anywhere from 80 per cent down to 20 per cent according to the character of the business.

But, as Mr. J. L. Murrie, Safety Engineer and Mr. J. C. Robinson, Chief of the Bureau of Adjustment of The New York Edison Company have pointed out in a recent paper on "Safety in the Electric Light Industry":

No device ever has been invented and none ever will be invented that will operate with unvarying success, under all conditions in saving life or limb. The human equation enters too strongly into the proposition and must not be ignored or eliminated. Intelligent cooperation by the employe is a vital essential, and such cooperation is the gospel we must preach. We may reach the extreme limit of ingenuity in the making of a machine that protects a man against danger, but if no mental impulse be exerted, the danger is not averted.

We can demonstrate the peril of the live wire and the protective value of the rubber glove, but without cooperation between the human, mental and the physical material, the warning as to the one and the advice as to the other are alike useless.

In The New York Edison Company 85 per cent of accidents are due to employes' carelessness or negligence—6 per cent due to carelessness of fellow-servants—2 per cent due to outside contractors and 7 per cent are chargeable to the Company.

The Ausable Electric Company of Michigan, in a recent report, states that 75 per cent of the accidents in that Company are due to carelessness and Mr. Williams in a recent summary based, no doubt, upon data gathered by the American Museum of Safety, states that:

Between 70 and 90 per cent of all accidents are the result not of physical defects in our urban industries relating, say, to manufacture, transportation and kindred subjects, but to carelessness and oversight on the part of persons injured, their fellow-workers, or those in control of the means of injury.

Mr. Williams further states this is true in the great power industries of the country, in railroading and in the manufactures generally. While information is not as well classified upon sickness, disease and loss of life due to lack of proper sanitary conditions, yet, in all probability, absence of education upon this subject is the cause of at least a large percentage. That is to say, between 70 and 90 per cent of disease resulting from inadequate sanitary provisions, bad light, air and ventilation, might be eliminated by a proper understanding of these subjects.

The subject of accident prevention was first approached largely from the standpoint of safe-guarding machinery. For quite some period of time, industry devoted its efforts toward accident prevention largely along this line. But the Westinghouse Electric & Manufacturing Co., in a report for 1913, showed that less than one-half of one per cent of the accidents occurring in their plant was due to lack of safe-guarding. In this report, Dr. Lauffer attributed a goodly proportion of their accidents directly to the influence of the saloon and predicts that the present generation will wipe out the saloon.

It is not my purpose to discuss prohibition, but surely no analysis of the causes of industrial accidents, deaths and disease would be com-

plete without reference to the evil influence of the intemperate use of liquor, and industry has not been slow in recent years to recognize this fact. Many of the large railroad companies prohibit the sale of liquor upon their trains and any employe seen in an intoxicated condition is immediately discharged. It is perhaps due, at least in some degree, to the fact that transportation companies have taken this stand, that some of the larger transportation systems have not killed a single passenger in the past five years. But, while this condition is gratifying, we are disheartened to learn that 25,000 children under eighteen years of age have been killed upon railroad tracks during the past twenty years. It is not the fault of the transportation companies that children are upon their tracks and this leads to the inevitable conclusion that accidents and deaths cannot be reduced to the minimum until there is cooperation upon the part of the public, upon the part of the press, the pulpit, educational institutions and all along the line.

To again quote Mr. Robinson of The New York Edison Company :

With all that the employer has done in the way of installing safeguards and minimizing in every way the hazard under which employes are compelled to work, may he not still have been just a little lax in failing to recognize how strongly the human equation enters into the proposition?

Every human being is endowed with an individuality of which he is supremely jealous and in protecting this very individuality it is but natural that the first impulse is to resent any innovation. Of course, this is quickly overcome in many cases, but we must not lose sight of the fact there is often a lack of appreciation on the part of the employe that all that is being done is for his good, and many employes use less care and prudence as the conditions under which they labor become less hazardous; they seem to show less alertness of mind and activity of body as they realize they are being mechanically protected from danger. Therefore it is encumbered upon the employer to make every endeavor to arouse the interest of the employe and to enlist that cooperation and assistance which is absolutely necessary to the successful working of a comprehensive safety system.

Then again, how little attention has been given to the health and general welfare of employes. But how carefully the average employer studies every piece of machinery under his supervision, he notices its every fault and eccentricity; he knows under what conditions it falls down and just when it shows the greatest efficiency; he knows all those things because it is to his interest to be thoroughly familiar with every working part of his machinery. Thus he studies the mechanical end of his business with untiring energy, but what about the human machine, if I may be pardoned the term, the most valuable and at the same time most uncertain part of his productive force? I fear that many times the study of these human machines is left until they fall down instead of having them under careful surveillance at all times. I believe that the health and general welfare of employes should be the first and greatest consideration of every employer of labor.

In zealously guarding the health of employes I believe that the employer will be greatly rewarded, not only in the increase of efficiency and labor, which is bound to follow as a natural sequence, but by a very substantial decrease in industrial accidents as well. In fact, a de-

crease in the number of accidents is sure to follow. For, it is an indisputable fact that more accidents are traceable to impaired health than to any other one cause, and in keeping the physical condition of the workingman up to the standard, more will be done in the way of accident prevention than anything else that can be mentioned. Minor ailments may, of course, play but a small part in unfitting one for work, but the constant drag of these little things is bound to tell in the long run, and evil results are sure to follow. There is no getting away from this fact.

Physical examination of employes is already playing an important part in the reduction of industrial accidents. Dr. Laufer, in the report above quoted says:

In our opinion the good health campaign is more result producing in the line of accident prevention than much additional safe-guarding of machines.

In a paper on "Safety First," presented before the last convention of the National Electric Light Association, Mr. Paul Lupke, pointed out two important facts.

Newspapermen and other publishers and writers know that the people do not learn facts and arguments on any subject by one announcement, and that it needs constant effort of iteration and reiteration to send the matter home to the people it is wished to reach. And the second point: The greatest factor operating toward the prevention of accidents is not the prevention device but the "prevention spirit."

Several years ago a Commission appointed by the Federal Government visited the large manufacturing industries of Germany and it was shown by a tabulation of 80,000 cases investigated by them that 80 to 84 per cent of the total number of accidents were chargeable to the employe. This would seem to indicate that about the same degree of negligence on the part of the employe exists the world over; that it is one of the chief characteristics of human nature to be careless.

It is obvious, in a paper to consume but twenty minutes, very little detail can be given. However, the picture is not so dark as it might appear at first glance. In excess of one thousand industrial institutions have instituted accident prevention systems in the industries of the United States and while the annual toll paid by this country on account of industrial accidents, amounts, at the present time, to in excess of \$250,000,000 exclusive of loss of time and efficiency of those injured, a good beginning has been made.

Recognition has been accorded to the Safety Engineer and to his collaborator, the Efficiency Engineer. Industrial corporations are beginning to add the third and perhaps the most important factor in the entire movement, the Educational Engineer. Over eighty industrial institutions, including among the number several of the larger railway systems, the larger manufacturing companies, financial, insurance, publishing and retailing institutions have established educational courses on behalf of their employes, and, in connection with

the better training systems compulsory physical examination is being urged, due recognition is being given to fatigue, intemperance, worry and the other contributory causes to accidents, diseases and death.

Germany, in 1884 was the first country to adopt a comprehensive system of accident compensation on a national scale. Austria followed in 1887, and since then practically all industrial foreign countries have adopted such systems, with greater or less modifications and twenty-two museums of safety have been founded. Great Britain fell into line in 1897, France and Italy in 1898 and Spain in 1900. The establishment of the American Museum of Safety marked the beginning of the movement in this country.

You are no doubt familiar, to some extent at least, with the varied and complex protective systems with which the German working people are surrounded, many of which systems have been subsidized by the government. (This data was compiled before the present unpleasantness abroad was inaugurated.)

Mr. Robinson, of The New York Edison Company, in a paper given before The National Association of Corporation Schools at its recent convention, indicated that:

These multitudinous measures of protection and of relief are gradually causing the Germans to become a nation of dependents and that they are fast losing their initiative.

Mr. Robinson further said:

I do not make this statement with any degree of confidence, because I don't know, I am sure, whether there is any foundation for it. While the working class of Great Britain have fewer relief measures their system of paying compensation is on a decidedly more liberal scale than any of the Continental countries and takes in practically the entire scope of modern industries.

In this country twenty-four of the states have compensation laws in active operation, at the present time.

Dr. A. M. Harvey, Chief Physician and Surgeon of the Crane Company of Chicago believes:

That a good investment for anyone employing over 500 men is a physician who would devote his entire time to the health of the employes.

Dr. Harvey also points out:

One of the main reasons why more concerns have not devoted special attention to the health of their employes has been exaggerated ideas with relation to the cost. However, knowing that such a department requires so small an outlay, and that it produces such noticeable savings in other quarters, we have no scruples in recommending it even to the smallest business, without restricting it, even to the firm employing a minimum of 500 men.

A campaign designed to prevent accidents must be based upon the natural tendency of the human being to be careless. To be effective, the work must be carried on with enthusiasm but not spasmodically.

I have not undertaken to specialize or prepare plans for different branches of industry. That would not be possible in a paper of this length. In most lines of industry, however, best results will be attained through a carefully prepared system for educating both the employe and the public. Wherever possible, governmental, state and municipal cooperation should be secured. But while waiting for such cooperation much can be accomplished through the public schools. Since instruction on the subject of safety, by lectures, was introduced into the schools of New Jersey, accidents to school children for the six months ended September 1, 1912 were 44 per cent less than during the same period the previous year.

Once instituted, the safety department of a corporation should be considered a permanent feature and the effort should not be allowed to lapse. The Safety Engineer is just as necessary, just as valuable an economic asset as the General Manager. The Safety Engineer, the Efficiency Engineer and the Educational Engineer should coordinate their work so as to enlist the cooperation of every employe. There are many excellent systems already in operation. Safety should be taught in the public schools—should be a subject for sermons in our churches, for editorials in the press and above all, for quiet but earnest consideration in the home. Much valuable data is now available upon the subject and bibliographies are in preparation. The National Association of Corporation Schools, through its Committee on Safety, Hygiene and Cooperation, under the Chairmanship of Mr. L. H. Burnett, Assistant to the President of the Carnegie Steel Company, will present to the third annual convention of that Association a comprehensive report which it is hoped will be of assistance and value to corporations in inaugurating and perfecting Safety Departments. This Association can render no more valuable service to its members and to the public than by placing its prestige squarely behind its Safety Board and to cooperate with similar committees from other organizations to the end that industrial accidents, industrial disease and untimely deaths shall be reduced to the lowest possible number throughout the industries of the United States.

PRESIDENT WEH:— I am sure you will all agree with me that we have listened to a very interesting address for which we are much indebted to Mr. Henderschott.

S. B. HARE:— I move that this Joint Meeting extend to Mr. Henderschott a vote of thanks for his excellent paper.

(Motion duly seconded, stated and carried.)

PRESIDENT WEH:— Mr. Tingley, of the Accountants' Association, wishes to make a brief announcement regarding the Educational Course inaugurated by that Association.

C. L. S. TINGLEY:— Mr. Chairman and gentlemen, I have been asked by the Accountants' Association to call attention to the educational campaign of that Association. The Association has secured the services of Mr. John R. Wildman of New York University, who is Professor of Accounting in the School of Commerce, Accounts and Finance. Prof. Wildman will conduct a correspondence course for employes of the electric railways, more particularly for the men in the accounting department, but the course will be beneficial also to the assistants in the various other departments of the roads.

Briefly, the course will cover the purpose and scope of accounting; the relation of accounting to allied subjects such as economics, law, finance and organization; the method of keeping books and the media for recording financial transactions; accounts, their philosophy, construction and classification; discussion of the balance sheet accounts; discussion of the revenue and expense accounts; preparation, interpretation and use of balance sheets, income statements, etc., graphic charts and statistics as aids to operation and management.

The course will also cover organization and development; operation; merger; consolidation; holding company; receivership; reorganization; dissolution.

It is very desirable, in order to make this course permanent and efficient, that as many as possible of our companies should be interested. While there are enough now, slightly under 400, to insure the course, it is desirable that as many more as possible should come in. I have a few of the circulars and blanks here describing this matter, and will be glad to give them to those who are interested.

PRESIDENT WEH:— This concludes our program for the Joint Session, and the Claims men are requested to proceed to Claims Hall where the balance of the day's program will be carried out. The members of the Engineering and Transportation and Traffic Associations are requested to remain here where the regular joint session will be held by these two Associations.

TUESDAY SESSION

OCTOBER 13, 1914

The meeting was called to order at 11:30 A. M., with President Weh in the Chair.

PRESIDENT WEH:—As Mr. Tichenor said yesterday, the question of whether or not we will continue to subscribe to the Hooper-Holmes Index Bureau is one of the most important we have to decide. We must not only decide whether we want it, but we must also decide whether or not we will patronize it, because if it is not more generally patronized by Member Companies the subscription, which is now being paid by the parent Association will be withdrawn. The privilege is for all the member companies of the Association, and you can see the unwisdom of paying a subscription fee for the benefit of a few companies.

H. V. DROWN:—Mr. President, I think I have said quite enough. You know I am a firm believer in this Bureau, for it is of great practical value. I have said so in my letters to every member of this Association. I do not think it is necessary for me to say more in favor of it. I want to hear something against it, and then we can have a discussion.

F. W. MULFORD:—Mr. President, my company has been remiss in sending in reports to the Index Bureau. In 1913 we won a suit of \$10,000 brought by a faker because of the Index Bureau. I promise hereafter and I guarantee that I will send in over fifty per cent more of these reports than I have in the past.

P. C. NICKEL:—It seems to me that the whole trouble is simply lack of coöperation, and that it is due solely to the claim agents of the organization in failing to properly report accidents. My experience has been that Eastern Companies have coöperated in that respect to a greater extent than some of our other members and as a result we have accomplished some practical results in bringing the accident fakir to the light. I believe that the gentlemen here are responsible for the present situation and they ought to get in.

F. C. BISHOP:— I feel that I owe an explanation to the Association and particularly to Mr. Drown for not having coöperated in any degree with the Index Bureau work. On the Pacific Coast we have a Claim Association and an index bureau, and find that our claimants, most of the nonresidents of a particular city, are those who are inclined to migrate up and down the Pacific Coast from the Columbia River to San Diego. We note that a very small proportion of our claimants come from East of the Rocky Mountains, and for these reasons, and because of our remote location, we have not used the Index Bureau. These, I think you will find are the reasons for all of the companies West of the Rocky Mountains, having failed you. I think it is pretty generally understood by most of our members there that we are too far away to benefit very largely from this Index Bureau.

P. C. NICKEL:— I know from experience that the gentleman is wrong, because the company with which I am connected has had claimants come even from the far West and Middle West. It simply emphasizes the fact of coöperation, that we should have information from both the East and West for this Index Bureau.

F. J. JOHNSTON:— The reason why I have not patronized the Association Index Bureau is because we have a state association in which we include all of the claims, sixty per cent of which are by Mexicans, who do not get outside of the state. They travel around in the state and down into Mexico. Our state association index bureau has been a great benefit, for we very often run across the same claimants. I know of one man who swindled two railroads and three traction companies, but got in jail; however, he was not a Mexican. I was connected with an insurance company for about twelve years and we used the Index Bureau system. All of the accident insurance companies over the United States used that system. We called it the graveyard. We found it worked very well. I have not been in the claim department long enough to know just what benefit it derives, but I would like to say that the claimants, we find, do not travel around very much. Sometimes we get one from New Orleans, sometimes one from Memphis, and sometimes one from St. Louis, but very

rarely any from this part of the country; however, I would like to look into the system a little more fully.

L. F. WYNNE:—I would like to ask if the gentleman from California has not found that some of the insurance companies have given very valuable information. I know in reporting our cases to the Hooper-Holmes Bureau this has been our experience and I think the benefits derived from that source are well known to those of us who have been reporting our cases.

PRESIDENT WEH:—Mr. Muir, we would like to hear from you.

WALLACE MUIR:—I do not exactly understand why I should be the one that Mr. Drown and others want to hear from, particularly on this proposition. I am always willing to admit my errors and my mistakes. I do not think I am either in error or making a mistake in not reporting to this agency. I know that in speaking to these gentlemen I have a jury that is against my side in this question. I do not like to go up against a proposition where I know I have no chance at all. Now, my friend Drown wants me to say something so that he and the others can take issue with me. I do not propose to give him that opportunity, but I will say that the reason I do not use this agency is because I do not think it is of much value to me. It may be of great value to the other gentlemen. Of course, if by my reporting accidents I can assist those gentlemen I might contribute my share towards the support and help of the public service and of the other street railway companies.

The reason I do not think it is any benefit to me — I made the statement to Mr. Drown and he does not see how it is possible that out of every hundred persons living along our property covering one hundred and sixty odd miles I know about eighty per cent of them. I either know them or know of them. I know some of you do not know how that is possible, but we are very democratic in Kentucky. We know our neighbors, whereas some of you live next door to a fellow for three years and you never know a thing about him.

When a stranger comes to our state we scent him out and give him the right hand of fellowship, find out what is in him, if there is nothing we let him alone, but nevertheless we know

him. Now, that is not true in any other part of the country, but it is true in Kentucky, and if you come down you will see that the people will come around and give you the glad hand. For that reason I do not see how it can be of any benefit to me personally or to my company. If it is of sufficient benefit for me to go to that trouble, if it is of so much benefit to other companies that they should want me to do this, then, of course, I will be forced to do it. They will put the screws on me and I will have to do it, but that is practically the only reason I have not used this bureau. I have sent some six or seven reports in, although I knew the persons, and their history. I thought I might get something I did not know. Of course, I did not get it. I know six or seven times in five years is not a fair trial of the efficiency of this bureau, but that is because I say I know most of the claimants. We do not have people come in one day and leave the next, they generally stay if they have the money. Of course, you go to New York or the upper part of New Jersey, and as soon as your money runs out you have to leave, and for that reason you have to keep track of the traveling public throughout the entire world.

This explanation, I take it, is not very satisfactory to you gentlemen; I know it is very unsatisfactory. I suppose some criticisms will be made of what I have said, but, nevertheless, you have my reasons for not using the Bureau. It might not amount to much but it is the reason notwithstanding.

H. V. DROWN:—Mr. President, that is about what Mr. Muir told me last night, and I can not believe that the blue grass country is so asleep or that it has a fence around it. I know a lot of our northern folks who have gone there and I know lots of people who have come up to our section of the country from down there. We may know our neighbors, but is there any guarantee that we will know what they have done when they have been outside or traveling in other communities? I was talking last evening with one member of the Association who is able to cite a case of a woman who had a claim against his company, a woman he knew intimately, and he was greatly surprised at the information he received from the bureau. That was Mr. Tichenor. I would like to have him explain that case.

WILLIAM TICHENOR:— There was a time, when I was traveling in the same sort of a vehicle that my friend, Mr. Muir, is in now, and the reason why I rode in that rickety old vehicle then was because I knew very little about it, not having given it much thought. I don't mean any harm to Mr. Muir by what I am saying, but, gentlemen, I do want to insist that the man who is not reporting to the Hooper-Holmes Index Bureau, I do not care where he lives, nor how small or large his company is; I do not care about the nationality of the people of his community, whether it be Mexican or Irish; nor does it make any difference why he is not reporting, he does not know what his best interests are, probably because he has made no effort to learn. It took me a good while to find out. At first we reported everything that cost us a hundred dollars and whatever else we really thought ought to be reported. We were not getting any results while we were reporting that way. If you report only those cases that cost a hundred dollars it is so long before the case comes that it is not going to do you any good. When you have settled, it will not do you any good to know about the faking record of that fellow. The thing to do is to report when the accident happens and make up your report from the report you get from your crew, and then report everything that costs money.

It only costs five cents for each name and postage, so far as you are concerned; it is true the parent Association is paying five hundred dollars a year in the aggregate for everybody's right, but you pay only five cents for each name you report; that is all it costs.

Gentlemen, our company operates almost wholly interurban lines. We have twelve little city cars on the system, the rest of it is interurban and we have fewer accidents than street railways. Without even referring to the matter myself, my stenographer knows that it is her duty to report these things or whenever the time comes she understands what is to be done, and in less than thirty minutes a week she keeps these reports up. Suppose you reported for twelve years and did not get a single repeater, you have not lost much, either in time or money. I had a talk just a few days ago with a man who in a general way is an excellent claim agent, and settles his claims well but he doesn't report to the Index Bureau.

"Why," he said, "Tichenor, I haven't time, I can't make these reports. Why, I would have to put somebody else, another clerk in my office." Now, I know about him. He represents interurban lines too, and he does not operate as many miles of road as we do. They have more accidents. I think one of the reasons is they are not as careful in everything as we are; however, his stenographer can report his cases in thirty minutes a week, the same as mine. So, there is no argument at all that it takes another clerk unless your business does actually require it and then you had better employ the extra clerk.

Probably the very reason why everyone does not report is because they feel as Mr. Muir has explained, that they live in a community where they know their people and know them to be honest. Now, gentlemen, I never was a street car claim agent in a large city. I do not pretend to know a great deal about them, but for ten years I have been a claim agent on an interurban road stretched out over about 400 miles of track. I am not personally acquainted with John Jones and Henry Smith; that is I am not acquainted with everybody all along the line, but I am acquainted with some in every town. It has been my business as a claim agent to study the character and disposition of the people generally in every community within the reach of my road. I know the character of the farmer, I know the grasping disposition of the merchant, if they have it. I know what kind of doctors we have. I know when an accident occurs in a certain neighborhood that when we get into court, if we do get into a trial, just exactly what doctor to expect to take the witness stand and swear to the best interest of the plaintiff without reference to the truth, and I know when a doctor takes the witness stand whether or not he will probably tell the truth and whether or not we are going to get a square deal. Now, I do not absolutely know all the doctors nor I have not heard them all testify, but I have a good idea of what may be expected. I know the lawyers. I know who the "ambulance chasers" are. I know the community where they are going to get together and when we appear before a certain court and they empanel a jury, I know about what that jury is going to do in a general way before that jury is sworn. Now, I know every community that we go through. I am getting to the story about which Mr. Drown has just spoken.

We have a certain place known as Stop 27, on what we call our Brazil Division, where there is no concrete or board platform. It is a place where we cross an ordinary country gravel road. The mounting place is from the highway just the same as from a city street, and if the car stops at the proper place we step on just the same as we would from a paved street. In this case the motorman stopped a little short of that place and the step was two and a half feet high because of that situation. The conductor instead of ringing him on and stopping him at the right place, let the woman get on. She is a farmer's wife, living within a quarter of a mile of our track² in a community where I knew the people, and comes from an excellent family, in fact, the entire community is made up of good people. She stepped on the car or tried to, and the conductor took hold of her arm and assisted her by pulling her up. As she got on she made an outcry of pain and told him he had hurt her but she went to Indianapolis, a distance of some forty miles. In a few days I got a letter from a lawyer in Greencastle, telling me this woman had been hurt, and I went to see him. He told me what kind of an injury she was supposed to have and who the doctors were. By the way, before leaving him, on the strength of this talk and the report of the conductor I offered him \$125 for a settlement. I know him very well. He said, "Oh no, Bill, not that." I went down to see the doctor, Dr. McGaughey, a doctor who had been on the witness stand against me and I knew him before I went to see him. He told me this woman had had a spell of gallstones back sometime in the past and that he had taken her to a doctor in Indianapolis where she underwent an operation. Now, that all happened, there is not any question. I found they were telling me the truth. All this happened including the accident and the operation. She came back to the doctor complaining of some pains in the location of the liver, and the diagnosis was that in the pull by the conductor he had torn the stitches out. She was taken to the doctor who had performed the original operation and his diagnosis was the same. Gentlemen, where are you now? What do you see ahead of you? Can you get out of this thing by living in a place when you know your people? Will you say that the court will put her on the operating table and let her body be opened to see whether or not

her story and the doctors' diagnosis are true? All she had to do was to go to a court and get thousands of dollars. She would be awarded thousands of dollars in damages in any county in the United States and everybody knows it. As a defense; I had none. I made a report to the Hooper-Holmes Index Bureau, and the Bureau reported to me that a woman of the same name and address had had a claim against a railroad company in Kansas. I corresponded with the Kansas people and found out she had had an accident and that her gall bladder and liver were wrong. I confronted the lawyer with it all and he questioned her. She did not know where I got the information. She took the \$125 but she might as well have had \$10,000, and everybody knows it, if there is a word of truth in what I am saying.

Now, gentlemen, if we had twenty index bureaus and I had to report to all of them and it cost five times for each what it costs to report to the Hooper-Holmes Index Bureau and I had to put on three clerks for the purpose of reporting, I would save more in that one case alone than it would cost to support all the index bureaus for a life time. Am I right? And this was a good farmer's wife in a community where we knew everybody. Right over in the next town on the Terre Haute Division of my road, not under my supervision, is an excellent gentleman. He does not report at all, and that is only forty miles from where that happened. He says, "Oh Bill, we know all our people." I said, "I knew this woman, but she deceived me and she tricked the people in Kansas." Gentlemen, you do not know your people, you do not know anything about them.

Another illustration of that. We have a most excellent lawyer in our employ as our legal representative in New Castle, Indiana, who has been practising law, he told me the other day, forty-nine years. He is an excellent lawyer. He knows his people well, and he asserted to me, that they had no prejudice and when he empaneled a jury he was always sure that he was going to get a square deal. I have had occasion to tell him several times that the trouble was he did not know the members of his jury because they always found against him without regard to the case. We do not, any of us, know our

people. It is questionable if we know ourselves. We know nobody and we can not trust anybody and we can not afford because of the time and money it takes to carry on this Index Bureau to abandon it, the best one thing that exists for any of us.

We had an Index Bureau down in the Central Electric Railway Association. But few reported. I tried to get a meeting of the claim agents and everybody else that had an interest in it and asked the officers of the Association to call such a meeting and get it in session for the purpose of asking everybody if they thought it was worth while to report to the Bureau. Instead of that they circularized the Association by a letter asking whether they were in favor of continuing it; and a large majority said it was not worth while to keep it up, and most of them replied by saying, "We know everybody and it is not worth while." Now, let me tell you. What they should have done was to have convinced everybody that he ought to support every bureau that he can get into.

Ellis C. Carpenter, who was claim agent of the Union Traction Company of Indiana, is a past president of this Association, and an excellent man. He happened to be in the office of the secretary of the Central Electric Association for some purpose or other and something was said about a man in Indianapolis, in a neighborhood where he was not well acquainted. They compared notes and found it was the same man who had a claim against Mr. Neereamer's road in Ohio. It is needless to say what became of the case, but the result of it was the organization of the Central Electric Index Bureau, and yet we have so far forgotten that story that we are actually letting it die. A member of that bureau went to the secretary of the Central Electric Railway Association for the purpose of making an inquiry about the faking record of a certain fellow and Mr. Neereamer said, "I haven't anything about him." "Well," he said, "you ought to have something about him. He is a crook." "All right," Mr. Neereamer said, "now you report on him and the next fellow that comes along to inquire, we will have something on him." Gentlemen, he did not report and he never did report and does not report to the Hooper-Holmes Index Bureau, and that faker, that crook, as he called him, is

not known to the other claim agents that are members of the Association to which he belongs. Is it fair, is it right? What is the man thinking about? Gentlemen, let us wake up and see where we are. Report for the sake of helping Boston or New York or Philadelphia or Washington or anybody else; report because you are going to be benefited yourself. Treat this as you would treat another man. Not for a minute is there any excuse for my being a gentleman to you because you are a gentleman; it is because I am one. I owe it to myself, I owe it to my company to make these reports and I insist that it must be done. It does not make any difference if we go on, even for a year, without getting any benefit out of it. You do not know what minute it is coming and you cannot afford to take chances. It costs too little; you can not afford to let it go. It is like insurance, like our Mutual Aid Association at home among our employes where we put a dollar a month in the treasury and if we get sick we get twelve dollars. Gentlemen, my salary is not very high. I can not afford to lose that dollar a month but I cannot afford to lose the twelve dollars at all if I get sick and therefore I must keep it up. Now, the same way, we may groan over the loss of the little time and money that is used in this thing but I say to you, I can not afford to lose what I would have lost in the case of the farmer's wife. Gentlemen, let us report. Wake up if you have been asleep. Look through the thing for yourself. Report it for the benefit you may receive. Why, I don't want anything out of it, but I want to be in a position that if it comes around I will get it. I hope I won't have any accidents; I hope I won't have any necessity for the thing. I do not want to let it pass if it comes my way and I am not going to do it if I can help it. Now, I say, we can not afford to let that five hundred dollars be withdrawn because if we do, I think this service will be lost to me. I do not think my company will subscribe the amount required to make reports to the Hooper-Holmes Index Bureau under an individual contract. Now, gentlemen, let us look at things differently. Let everybody report. If you have only six cases to report in the year, why report them.

PRESIDENT WEH:—I do not think there is much question but what the reason for so many of the men representing the

smaller companies failing to report their cases is due to the fact that they feel that they are acquainted with everybody in the community; therefore there is no necessity for reporting their cases. I would like to hear from somebody as to why it is necessary for them to report, and why it is necessary for us to coöperate and work together in order to make the service of this Bureau effective.

H. K. BENNETT:—I have not reported as many cases as I should, but I do want to say that the very first case I ever reported to the Hooper-Holmes Information Bureau was that of a repeater who came from Boston, and I found upon investigation that he had taken money from the Boston Elevated Railway Company and from the New York, New Haven and Hartford for the same injury, and had had the same doctor in each case. He made an affidavit to me that he had never recovered money for any injury and so I showed him the report; you can imagine how much I paid him. If this Bureau is continued I will agree to pay more attention to it in the future and that I will report.

C. G. RICE:—I believe my Company during the past five years has reported more cases than any other to the Hooper-Holmes Bureau. I suppose we have sent 20,000 or 25,000 names and that in none of those cases have we found a repeater, but I have received a very great deal of information from casualty companies and others that has helped materially.

It seems as if all has been said that can be said, but possibly I can give you one or two concrete examples that might be of some benefit.

Take the case of one man who fell off a car in Pittsburgh and made a claim. We turned him down because we suspected there was something wrong. A short time after, he went to Buffalo and while there he had a similar fall and made a claim. It seems that the claim agent at Buffalo reported to the Hooper-Holmes Bureau. In the meantime, I traced this man from the time of his birth and among other things learned that about two years previous he had been thrown from a wagon, had brought suit and won. That accident resulted in a broken hip and the accident claim against us was for a broken hip. He went to Buffalo and there also made a claim

for a broken hip; from there he went to a city in Indiana and again made a claim for a broken hip and collected \$300. Buffalo reported to the Bureau and received the benefit of my report, while the Indiana city didn't report and was obliged to settle.

I also know of a woman who collected \$2,500 from the Pittsburgh Railways Co. some time ago. That was before my time but it would not have made any difference; I would probably have done the same thing. Shortly after I took charge of the claim department this woman made another claim against our company. I looked up her past history, that is, the history that we had. I figured it looked like a desire to obtain money rather than a legitimate expense, so I sent a man to New York to prove this woman's history from the time she came from Germany. As a result of the information received and from our own matter we declined the claim and paid nothing. Ordinarily we would have paid \$1,000 or \$1,500. I reported that woman to the Hooper-Holmes Bureau and sent pictures to New York and to Chicago. Since that time, three years ago, I have stopped five claims that this same woman has made, by the information I have been able to give other people.

I also handled a claim with a woman, by the name of Mrs. Smith, and by reason of this accident I remembered that she had a sister, Marjorie Dooin, who had made claims against the Pullman Company. This Mrs. Smith turned out to be the one who made a claim against the Chicago Telephone Company, while the sister over in New York who had made a claim against the Telephone Company left because it was getting too hot to stay, but during the time that Mrs. Smith was trying to collect in Chicago, her sister collected \$1800 from the Lake Shore and Michigan Southern Railroad. If the Lake Shore and Michigan Southern had reported to the Hooper-Holmes Bureau they would not have paid that claim.

Now, there does seem to be a thought that we do know our people in the home town. I am inclined to think that is a mistaken idea, so far as it applies to the Bureau. Some three years ago we had a claim of \$80, a small amount, but it might just as well have been \$8,000. That was the first accident the

party ever had, so far as we knew. However, about a year and a half after that this same person went to another city and collected some money there. He came back to Pittsburgh, went to work for three different people and collected money from every one of them. Well, having run out of his territory he came back to the Pittsburgh Railways Co. under another name, but he had been reported to the Hooper-Holmes Information Bureau who had secured a photograph and sent it around the country. The report from the other city was also received and the amount that was paid to him. He went on the stand and swore as to his name and then we produced his photograph and had him sent to prison for perjury.

I know of a case where it was reported to me that a man by the name of Hayes was a faker and was in Pittsburgh. We simply sent out a warning for him. The information came to me that he collected a claim in Kansas City and another one in San Francisco. I obtained his record from Kansas City but they did not know his record in San Francisco, but I use the information to show you that it is not the people in San Francisco, who make their claims in San Francisco, but that San Francisco people are in Kansas City and Philadelphia and every other place.

The thought seems to be that the only people you report to the Hooper-Holmes Bureau are those you have found to be fakers but every person who makes a claim, every person injured or who even sustains an injury, whether they make a claim or not, should be reported. I even report employes and I am going to continue reporting these names, whether anybody else does or not, so any one can have the benefit of all the information.

At one of these Conventions I remarked that it seemed to me that the man who would take information, that someone else has paid for, yet failing to give anything in return is very much in the same class as the faker who steals your money.

E. P. WALSH:—We have argued as to the advisability of continuing the Index Bureau, and I think we are now all of one mind. The proposition is, how shall we proceed to get everybody to use it? Let us now adopt ways and means, so that

when we meet in convention next year we will have a larger percentage reporting.

PRESIDENT WEH:— All those who are willing to return to their work with the promise that they will report all cases to the Hooper-Holmes Index Bureau, raise their hands.

E. P. WALSH:— I move that a Committee be appointed for the purpose of devising ways and means to insure that we do continue the Index Bureau and that all of the members report to it.

E. F. JOHNSTON:— When I get back home I am going to report everything including the Mexicans. I do not think I am doing anybody any particular good, but, as they cause us a good deal of trouble, I am going to report everything.

J. S. HARRISON:— If it is in order I want to move a substitute to the motion made by Mr. Walsh, and that is, that we continue the use of this Bureau.

PRESIDENT WEH:— There seems to be two motions before the Convention now.

WILLIAM TICHENOR:— I think the motion at this time for the appointment of a Committee is out of order because the motion before the House is that of Mr. Harrison which is for the continuance of the use of the Index Bureau and that is the matter we are arguing.

E. P. WALSH:— I will withdraw my motion.

H. V. DROWN:— I move that we discontinue the services of the Hooper-Holmes Index Bureau.

(Motion duly seconded.)

J. S. HARRISON:— I move to substitute that we continue the use of the Hooper-Holmes Index Bureau.

PRESIDENT WEH:— It has been moved and seconded that we discontinue the services of the Hooper-Holmes Bureau.

(Motion of Mr. Drown put to vote and lost.)

J. S. HARRISON:— I move that we continue the services of the Hooper-Holmes Index Bureau and that each and everyone of us report all the persons injured.

(Motion duly seconded.)

WILLIAM TICHENOR:— All names of persons who make claim and who may make claim. It is not enough to wait until

they make claim. That will not do. We must report everybody who may make claim.

PRESIDENT WEH:—It has been moved and seconded that we continue the services of the Hooper-Holmes Bureau and that each and every member of this Association report any and all persons who make claim or are liable to make claim. I want to make this statement: By this Association deciding to continue this service, does not exactly give us the service. In order to get the service or in addition to deciding whether or not we want the service we have got to be true to our decision and report these names, otherwise the parent Association will not make the subscription they have been making, simply because we want the service. We must take advantage of the service if we want it continued.

(Motion put to vote and carried.)

J. S. HARRISON:—In order that those of us who have been neglectful in reporting do not forget when we go back home. I move that the Secretary of our Association request the Secretary of the parent body to mail to us who have not already had the blanks, a supply of Hooper-Holmes blanks so that we may have them for the purpose of making these reports, ready on our desks when we return home.

E. P. WALSH:—I would like to amend that to include a new batch of blanks to all the companies with a copy of these resolutions.

PRESIDENT WEH:—It has been moved and seconded that the Secretary of this Association notify Mr. Burritt, the Secretary of the parent Association to furnish all the companies with the necessary blanks to report cases to the Hooper-Holmes Bureau.

(Motion put to vote and carried.)

A. G. JACK:—I would like to ask from those who have had experience with this Bureau, how soon they get results, in other words, how soon they get the information after a name is reported; how much time it will take to know if there is anything against the claimants before you may settle the claim.

WILLIAM TICHENOR:—My experience has been that you get your report just as soon as the mail has time to get back

to you. The nearer you live to the Bureau the sooner you get the report. If you want to telegraph the report you will get it by paying a slight extra fee.

PRESIDENT WEH:—As members of the Committee on Hooper-Holmes Index Bureau I will appoint Messrs. Drown, Walsh and Rice.

I have received the following telegram:

W. F. WEH, *President*,
American Electric Railway Claims Association,
Atlantic City, N. J.

While I cannot be with you in person, am with you in spirit. Kindest regards to all and trust that the convention will be a howling success.

(Signed) B. F. BOYNTON, *Claim Agent*,

Portland Railway, Light and Power Co.

C. G. RICE:—I would like to ask the indulgence of the Association for a couple of minutes while I say something to them along the line of "Safety First." We had a meeting this morning and the Board of Accident Prevention has made a report. One of the men in our department, Mr. Watterson, has invented a game called "Pla Safe." It is localized by having photographs of hospitals, schools, etc. on it and actual figures of crossings, etc. The idea of the game is to impress safety on the minds of children and adults. The game consists of a map or plan of a city or town in which street cars, railroad trains, etc. are operated. In the game the child starts from home on his road to school and returns home. During the course of his trip to school and way home he will meet with all sorts of safety stations printed on the principal blocks. The number of blocks moved is indicated by a spin of a dial, and a small disk is moved along a set numbered course. If a number would carry a player beyond a danger spot, he would not be permitted to pass that spot, but should rest his disk upon it. The next turn the player would have the choice of playing something or taking a chance. By playing safe he would be compelled to rest upon the danger block until he would spin a five in his regular turn. By spinning a five he would be carried safely across the street to a safety block, upon which he would be instructed to advance three spaces and then be rewarded by one more play. On the

other hand, if he would decide to take a chance it would be impossible for him to escape a penalty even though he should spin a six, which would carry him beyond the street crossing. The player proceeds across car tracks and streets until he reaches the danger block on the near side of the railroad crossing, on which danger block he is warned that there is danger ahead and to "Stop, Look and Listen," and instructed to wait for a three, there being two moves to get across the track. If a player should decide to take a chance at this crossing and should stop on the railroad, he would be informed that he had been struck by a train and would be ordered to the hospital for five days after which he would have to return back to a block upon which he would be warned, "Next Time Be More Careful." The player reaching home first wins the game.

Now, I am simply telling you this, I have absolutely no interest in it except that of a personal nature. I have no financial interest in it. I might say that I have gone to the expense of spending \$1,500 for having 25,000 of these printed and distributed at the Pittsburgh Exposition, and we have also placed an advertisement in the paper telling them what "Pla Safe" is. The first day we distributed them the demand was something like 1,500 and the second day it increased and kept on increasing, and I expect to have to increase the order from 25,000 to 100,000.

The session concluded with an exhibition of "Safety First" lantern slides, by Mr. H. K. Bennett, Claim Agent, Fitchburg and Leominster Street Railway Co., Fitchburg, Mass.

There being no further business the meeting adjourned.

WEDNESDAY SESSION

OCTOBER 14, 1914

The meeting was called to order at 9:30 A. M. with President Weh in the Chair.

PRESIDENT WEH:—The first thing in order on our program today is a paper on "Claims Department Policies and Principles," by Mr. C. G. Rice.

CLAIMS DEPARTMENT POLICIES AND PRINCIPLES

- (a) THE RELATION OF CLAIMS DEPARTMENT TO THE PUBLIC;
- (b) THE PSYCHOLOGY OF CLAIMS ADJUSTMENTS;
- (c) EFFICIENCY IN CLAIMS DEPARTMENT WORK;
- (d) OFFICE KINKS IN CLAIMS DEPARTMENTS;

By MR. CECIL G. RICE, *Superintendent Claims Department,*
Pittsburgh Railways Co., Pittsburgh, Pa.

I have a criticism to make, first, and I might have a little apology to make and I have a little explanation to make. My criticism is that the Committee on Subjects should not have assigned such a mass of subjects to an insignificant man like myself and expect me to cover it. Since they did, however, I will have to attempt to say something along those lines. The way it all came about: Mr. Weh asked me personally if I would make some suggestions and I sent him some six or eight subjects and he took them all and stuck them on to me. I have an apology to make since I have not prepared any paper. My explanation is I am going to attempt to talk to you in an absolutely unfettered manner with no thought of preparation, and if in talking to you I make some little errors, you understand it is all because of some enthusiasm and not because I have given it the thought I possibly should have given it.

I am going to talk to you about my own department. The policies and principles I am in favor of are the policies and principles we use in Pittsburgh. I am not going to say to you that these are the best principles that could be developed, but I do say that they are what we use and I not only preach these policies and principles but I use them also. I have been in the claim business for five years, so I have had experience along that line.

I have been in the newspaper business and there I learned Who, What, When, Where and How are the five things to keep in mind; as a detective I also learned that Crimes, Criminals, Capture and Information are four things to keep in mind; as a manager of a trust company I learned that Character, Investigation and Capital are the

three things to keep in mind, but when I entered the claim business I found there was nothing to keep in mind but everything to think about.

I was not particularly impressed with the attitude of the public toward the ordinary claim agent. They seemed to look upon him as more or less of a leper, something to be avoided, not to be talked to unless your mother or doctor or a nurse or policeman was there. Well, I figured out that probably there might be something that would at least assist in changing this opinion of the public.

There are only three ways by which anything can be done toward development. One is by imitation; the second is by trial and error, and the third is by reasoning. I was willing to imitate but I didn't know where to find the thing I wanted to imitate. I started by trial and error and got along for a while and then we took up the reasoning process and from scientific management and business efficiency I realized there were five things to do: First to investigate and standardize; to have some fixed standard to work by; the second thing was to form an organization that would carry these standards into effect; the third was to obtain the men to form the organization; the fourth was to provide proper compensation for the men, and the fifth was to have a relay of men so that when one left there was another to step in.

The organization we adopted was this. We changed the department into five separate and distinct bureaus, namely, the clerical bureau, the investigation bureau, the adjustment bureau, the medical bureau, and the litigation bureau. Each of these bureaus was put in charge of a chief and he was responsible for the work. It is a coincidence that the first letter of the names of the departments spells claim: CLAIM. Now, as an accident occurs it is reported to our department and then goes to each of them with the exception of the litigation bureau. The litigation claim bureau has absolutely nothing to do with the adjustment of a claim. Figuratively speaking, they do not know what an adjustment is, and frequently do not know when an adjustment is made unless they are assigned to the case and are notified that it is settled. The investigation bureau is charged with obtaining the facts, and when I say facts, I mean not favorable facts but facts, whether favorable or unfavorable. The clerical bureau, as you might suppose, has to do with the records. The medical bureau is charged with learning the facts from a medical viewpoint, making and arranging examinations, obtaining information from doctors and others. The adjustment bureau is charged with the actual adjustment after the clerical bureau has made its records, etc. The investigation bureau has received the facts from witnesses, the medical bureau has learned the extent of the injury; then the information is slated and the adjustment bureau is in a position to act. If, after all these facts have been filed, an adjustment is not possible and suit is entered the papers

are turned over to the attention of the litigation claims bureau for the purpose of preparing a defense or making a settlement as it may be. Now that, in brief is the organization of the department itself.

Every Saturday afternoon the different chiefs meet with myself and we are prepared to discuss anything that has come up during the week or that we may anticipate during the next week. The idea is that each of these chiefs should know as much about these departments as the superintendent or more, and know about the other end of the work as well as their own and be prepared to act, having in mind the department standpoint rather than the bureau standpoint. Once a month we have a meeting of all of the members of the departments. Each time we may have some papers to read or an open discussion or somebody may talk. Once a week one of the bureaus has a meeting. The chief and the men that work under him have a meeting of their own and talk over the details of their work. In that way every man in the department is supposed to be a claim agent, a superintendent or chief claim agent, whatever it may be. We regard one man as good as another of the chiefs. Each one of the men in his department is considered as an assistant to him. There is no assistant superintendent but each one of the chiefs is superintendent. The chiefs regard their own individual men as their assistants, and in that way it is possible to develop men who are better acquainted with the business of claims than if the work was done under cover. Instead of saying to a man, "We will pay so much for this," every man is put on his honor, in addition to the theory that is worked out, as I will explain a little bit later.

Now, of course, there are some office kinks. There are three things in connection with it that might prove interesting, particularly to those of you who might have a large office. No doubt, there are some of you who have had some trouble in locating your files where you have more than one office. John Jones had it and when you go to John, he has given it to somebody else and then somebody else gave it to another person, etc. We have overcome that by what we call a "cherry card." The card goes to the file the minute it moves from one person to another, from one room to another. That "cherry card" must be made out and go to the central file showing the time, so that every minute you know where the file is. We have used as many as five hundred cards a day. I might say also, a check for three months has shown only as many as six errors in handling all those cases.

Now, as to the idea of fixed principles. I insist it is absolutely possible to have a standard and a basis that you can talk about to the public in church or any place else without any fear of people regarding you as something that ought not to exist. We have adopted these principles for our own particular guidance and with your permission I am going to read it to you. The first is, Maximum Accuracy, the second, Utmost Expedience, the third, Absolute Fair-

ness, the fourth, Persistent Courtesy, the fifth, Minimum Consistent Expenditures, the sixth, Perfected Coöperation and Efficiency. These are the six. By "maximum accuracy" we mean, incontrovertible facts unearthed from all available sources. By "utmost expediency" we mean, the promptest action in accord with propriety and correctness. By "absolute fairness" we mean, a fixed, irrevocable policy of dealing with justice to all concerned. By "persistent courtesy" we mean, constant politeness combined with kindness. By "minimum consistent" expenditures we mean, disbursements proportionate to all the facts. By "perfected coöperation and efficiency" we mean, working in harmony to produce the most satisfactory results with the least expenditure of time and effort.

I do not think there is any man who will contend but what maximum accuracy is desirable. Now, how are you going to form an opinion or come to a conclusion if the facts are not the correct facts; that is, not only the facts that may be opposite to what you would like them to be, but also facts that may be detrimental to you. So far as the claim is concerned you want facts either favorable or otherwise. I can not see where there is any contention to that.

As to utmost expediency you want quick action. There is no question in the world but what you have to act quicker on claims than what you do in any other line of work.

The idea of the Liability Law and Workmen's Compensation Law is to give the general public the idea that any person who is injured, no matter whether by a street car, steam railroad, automobile or anything else, that some money is coming to them and that somebody should pay them something. When we find the government of the State has in some instances undertaken to handle this matter of compensation it is not surprising then that the people have come to the conclusion that anyone who is injured should be paid for it. The idea of simply passing up a claim because maybe a man will not make a claim is in my opinion a false idea, particularly in a large suit. I have figured out that during the time the Pittsburgh Railways Co. has been in existence, which is since 1902, taking the number of persons who have been settled with, the number of persons who have made a claim, the number of people who have brought suits against the company, the number of jurors who have listened to these cases, the number of spectators and other people in the court room who have heard the trial of the case, the number of attorneys who have been interested, the number of doctors who have appeared for or against the company and all the other people who learned of claims one way or another and figuring on five to a family who learn of it through these other people I have mentioned, that one in every five persons in Pittsburgh knows that there is a claim department connected with the Pittsburgh Railways Co. Now, if that is true, why do you simply pass the thing up in the hope that the man will forget to make the claim. If there are any of them who forget to make their claim I do not

think they live in our territory. That is why I say we need utmost expediency.

Now, as to absolute fairness, there may be some question as to that, but there should not be, but I admit there may be. To have absolute fairness I do not mean you ought to pay a man \$10,000 when it is worth only \$10, but if he is entitled to \$10 it would be unfair to pay him more than \$10. I undertake to say that if a person, who meets with an accident connected with a street car can be settled with on a basis of what his losses are we are disposing of the liability of the case with ease and everybody would be very much better off. We ought to be fair. If, through the negligence of some agent of the company a person loses his leg or sustains some other injury we ought to pay him something for it. As to how much you are going to pay, that is the question. It may cost you so much in Pittsburgh and more in New York or less in New York, as the case may be, but the idea of fairness does not appear in the settlement, itself, of the claim, but it is the basis on which you handle the claim, and if you get the public to believe that you are fair you will be more liable to get along than if they believe you are a "sniping" Mexican.

The idea of persistent courtesy is constant politeness combined with kindness. It is as one of our members said yesterday: "I should not treat you as a gentleman because you are a gentleman but I should treat you as a gentleman because I am one."

The minimum of consistent expenditures. By consistent we mean all the facts and circumstances.

Perfected coöperation and efficiency. I can not pay very much attention to that.

Now, these principles have been in use in our department for five years. In October of 1912 we had a very serious accident, at what is known as Greenville avenue where ninety-six people were injured. A car got away on a hill and ran about three-quarters of a mile, jumped the track and ran into a steel post. One man was killed, some people lost the sight of an eye, some lost arms and legs and in almost every instance the injury was particularly severe, most of the injured were working people, and a great many of them women. We started to give our principles a test on that particular case. One of the first men settled with was paid \$50, he had two broken ribs. When the adjuster told me how much he had paid him I sent him back with a letter to this fellow with an additional \$50 bill. That man happened to be the president of the board of trade of that particular district, and he was so impressed with what he was pleased to think was an unprecedented act of courtesy, that he, without any solicitation on our part, used his efforts to help us out in that particular territory. We built from that case right on up. We told every man we went to see about the last man with whom we had settled and we paid sums ranging from \$50 to \$15,000. Within five hours after the accident occurred notwithstanding that four or five different attorneys sent their so-

licitors into the territory with piles of money in their hands who said, "Give us this case and we will guarantee to get you so much. We will put the money in the bank and give you a check for it, and if we do not get a larger verdict you go to the bank and cash the check." I do not know if some of you appreciate what that means in Pittsburgh, but we certainly have one firm of attorneys who know how to get cases, but despite their efforts we disposed of every one of those ninety-six cases without a single suit being entered at a cost of \$104,000, and it was handled with this idea of fixed principles and we advertised it to everybody; told them what our principles were, exactly what we were going to do, then we said, "If we don't do it, bring suit." The management of the company is satisfied with the settlement that was made in every particular case, and if they are, I feel that I should be. I doubt if I could duplicate the same case, but I am saying that if after the trial of fixed principles you can dispose of a case like that in the way that we did, it is not very surprising then that I am strong for fixed principles.

Now, in addition to constantly and persistently dwelling upon these fixed principles to the public I do something that might be a surprise, which is in the way of instructions to the chiefs of the different bureaus to use the following six principles for the guidance of themselves. For purely sentimental reasons we dated it October 3, 1912, which was the date of the Greenville Avenue accident. We also had some ideas that we wanted the public to learn, so we had them approved by the president of the company, framed and hung in every room of our department. We are not distributing them to the public, but we do feel that when a man comes to the department, he knows there is a department or he would not be there. Since he is there is it not better that you attempt to bring his mind in a receptive mood so that he will understand that he will be treated as a gentleman, instead of going there with the idea that he is going to fight somebody or lick somebody in order to get any money? Make him believe he will be treated like a gentleman and carry out the idea after you get him there. The eight things I want the public to understand are: "Street railway transportation companies do not insure passengers or pedestrians against injury or damage. It is wholly unreasonable to suppose all persons injured in connection with a street car are entitled to damages." There can not be any argument about that. That will help to overcome in a measure the idea that people are entitled to damages, which has been inculcated into the minds of the people by the workmen's compensation law. The second one is: "If an accident occurs the principal should not depend solely upon the conductor to make a report, but should secure the number of the car or the number of the motorman or conductor, the exact location, and the exact time." The thought in that is if they will do that it will help us to uncover many a plain case. The third is: "If any personal injury or property damage results for which the principal was

not to blame and feels justified in making a claim, he should frankly report the details of the occurrence to the Claim Department, together with the names of witnesses, and give every possible assistance in making an unprejudiced investigation of all the facts and circumstances. Only dishonest claimants object to a thorough inquiry being made to corroborate the facts." If a person applies for insurance they have to have an examination, and investigation is made of their own personal history. They do not object to that, because they know that is going to be done. If a man makes application to the bank for credit he knows that the credit manager is going to look him up, what his personal standing is, and what his capacity is. He does not object to that because he knows it is going to be done. Well, if you get a person injured on a street car they say, "I want five hundred dollars. Are you going to pay it? If you don't pay it I will go to Ridley, Marshall & Company." You indicate that you want to make some little investigation, and then they get mad. They think that their honesty is questioned, and it is, as a matter of fact. If the people who become claimants to-morrow should happen to know that if they make a claim, that a claim is simply the same as any allegation of indebtedness, and that allegation is the same as any other indebtedness to a bank or anybody else it will be much easier for the claim agent. "A claim is purely a business proposition, not a matter of law, and should be presented and handled on the same basis as any other allegation of indebtedness. Proving a claim is the same as proving a bill for work done or goods furnished." If a man owed you a bill you would not go to an attorney and say, "I will give you half of this if you collect it for me." Well, a claim is nothing less than allegation of indebtedness and that is the way we want the public to regard it; that simply because they are injured does not mean that they are entitled to money, but if the circumstances surrounding the injury, surrounding the accident, are such to make the company liable they will be paid a reasonable compensation for their actual losses and damages. Fifth: "Any legitimate claimant making a reasonable request for reimbursement can secure a satisfactory disposition of his claim without the expense of assistance. Since a claim is the same as a bill it is bad judgment for a claimant to employ an attorney or enter into the embarrassment, delay and uncertainty of a suit without first presenting his proof of indebtedness direct to those he believes owe him." The sixth is: "Only three classes of people bring suits for damages against these companies, viz: (a) Prejudiced persons unacquainted with our principles governing the handling of claims. (b) Persons entitled to something, but who want more than they are entitled to. (c) Persons entitled to nothing, but who want something regardless of their right to it." At one time an accident was considered as a misfortune. Now, there are people who regard it as a stroke of fortune when they have an accident. We want to make the bringing of a suit in Allegheny county indicate that either the

man is not fair because he wanted more than he is entitled to or else he is entitled to nothing and wanted to get something out of the railway company. It is a matter of discredit to make a claim against the company. That is not as far-fetched as it might be because I want to say to you that under these principles the number of suits against our company, there are not as many suits entered in Allegheny county against our company as there are suits for divorce, and if a man and his wife can not get along without getting into court it is not surprising that we have two or three hundred suits against us for damages. The last is: "Citizens who encourage litigation, whether 'ambulance chasers,' neighborhood gossips, misinformed friends, or someone seeking to profit from another's misfortune, should remember that in so doing they add a burden to every taxpayer, as the expense of our courts is assessed against them." If a man owns property and you can convince him that if he encourages someone to bring suit, that he, himself, has to pay for it, he is not so apt to encourage it. That is logical. It may be a small thing, but it is from these small things that the public has formed the opinion they have of the ordinary claim agent — something I very much dislike. Then it is only by taking up these little things and overcoming the prejudice that now exists that we can hope to make any progress that is logical.

The idea of making claims a matter of business instead of a matter of law is without a doubt a good thing; that, as a business matter you can sit down and dispose of it better than any attorney or lawyer is a good thought. We must understand it is not the easiest thing in the world to overcome prejudice that has grown since the history of electric railway transportation. Merely saying that we are going to be fair or the adoption of fixed principles is not going to help you any unless these principles are carried into effect. That is logically so. We must understand that there are but four different ways in which a man can make up his mind to become determined on some point. One way is by the old Benjamin Franklin idea of arguing pro and con, setting down on the pro side all those things in favor of, and on the con side all those things there are against it, and then checking up and by a process of elimination forming a conclusion. The second one is the old Bismarck idea of simply viewing both sides of the question and make up your mind and then say "I will," which is determination. The third one is simply by argument and reason, and the fourth one is by taking a chance, such as tossing a coin. Now, those are the four ways in which a person's mind is made up. You may call that psychology or a brief statement of fact. It is true there are no other ways a person can make up their mind. Since psychology is merely the science of the mind then science is the ordinary arrangement of facts. Then, why not apply some psychology to the matter of claims.

Let us see how simple it is. We have in addition to the company's principles certain psychological sayings. The first is to overcome prejudice, the second is to inspire confidence, the third is to analyze

and reduce to a business basis, the fourth is to create a desire, the fifth is to cause a determination, and the sixth is to satisfactorily close the transaction. By overcoming prejudice we endeavor to show by logical argument that that which is true is right, and then to inspire confidence we mean to give life, to trust and rely, causing others to believe in you and realize that you are sincere in your desire to deal equitably with everyone. By analyzing and reducing to a business basis we mean to prove by calculation the weight of the facts and paying according to their value. By creating a desire we mean to bring into existence a desire for that which will reasonably compensate them for their losses, considering the degree for such losses. To cause a determination we mean to bring a man's mind to the opinion that he will exchange his claim against you for a fair price for the damage done to him or loss he has sustained. To satisfactorily close the transaction is to make amends for the injury and then satisfactorily terminate the matter.

There can be no question but what a prejudice does exist against the claim department and their representatives. It is equally true that you can not deal fairly until the prejudice has been overcome, at least for the time being. No one is going to accept your word and sign a release until he actually has the money unless he has confidence in you. Your arguments can have very little effect unless the man has confidence and believes what you say. By analyzing and reducing to a business basis we mean not to say, "Now, I will give you \$500," but say "I will give you \$456 because your loss of wages is so much, the doctor's bill is so much and the other expenses are so much." We are buying that claim, he is selling it to us. There is not very much difficulty in creating a desire when you refer to the money that you have. We do not want to create a desire for money but we want to create a desire for the particular amount of money that you are willing to give to the person. If you are willing to pay \$500 on a business basis, then you want to create a desire for that very \$500. For instance, to hold out as an encouragement to a man that the amount will pay him for his losses and also take him to Atlantic City; that may help to create the particular desire that you want.

After the desire has been created it is then necessary to cause a determination. How many times have claims been lost and gotten into the hands of an attorney because of arguing and delaying and because the fact was left out that might have caused the actual determination to close the matter. Now, suppose you overcome prejudice, inspire confidence, reduce it to a business basis, create the desire for the money you have, then cause the determination, then is the time to do the right thing. If you do not some solicitor may come along and convince you that the thing for you to do is to take his claim to an attorney. That is logical, isn't it? If you have satisfactorily closed the transaction you have earned an asset because someone else living in the same territory will sooner or later have a claim here or

some place else who can be referred to some other person in that locality that was satisfied. You have an example to point out to them, and something that is very convincing. We have gone to the trouble of making up a picture showing the different classes of accidents, the occurrences themselves, the different occupations of the persons who were injured on these occasions. Then we have made a territorial division of it showing the people living in any one particular territory that had their claims disposed of. We have Mrs. John Brown living out on Greenfield Avenue territory as our picture shows, just exactly who lives near there, just what the accident was, how much was paid and how well satisfied they are. There can not be any objection to that, because in doing so you are helping to overcome prejudice and inspire confidence. The objection might be, suppose you paid in the former case \$500, and suppose you want to pay \$50 in this case. It is your duty to convince her that \$50 is what she should expect. You must inspire confidence, create a desire and cause a determination which can best be done by a concrete example.

Now, these are some little ideas of psychology. We understand that any person will believe anything that may be said to them unless some negative idea comes up in their mind. In order to prohibit a negative idea a positive idea must be injected. In order to inspire a positive idea you must prohibit a negative idea. If I say something to you and there is nothing that comes up in your mind contrary to what I have said, you are bound to believe what I say because no other thought exists. If I can prevent the negative idea from coming into your mind you are going to accept the positive idea. Having all the details you might want an examination of some claimant. If the adjuster will say to the woman, "Will you submit to an examination, will you allow us to have an examination made? Will you undergo an examination?" it puts a negative idea in her mind immediately because it is not the statement you are suggesting to her that you have a right to ask, but if you use the word "submit" or "undergo" you cast a negative idea in the person's mind and one that is not satisfactory because the thought of undergoing something or submitting to something is objectionable. We have worked it out in this way. When an examination has been refused or declined or not granted we have written a letter simply instructing the person to arrange with their doctor to arrange with our doctor for an examination without even suggesting the possibility of their being able to refuse that. In the list of cases we handled only one came back and refused. All the others agreed to it. Whether or not it was the letter itself, the wording of the letter itself, I do not know, but it was done, and the thought is certainly clear; at least I think it is. Why, we even go so far in our department as to prepare the person before they get on to the same floor. When they come into our reception room there are a great many things to attract their attention and divert their mind from the injury and pain they have or they think they

have or going to say they have. We happen to have some pictures taken of President Taft and the superintendent of police and the director of the department of public safety and a few other notables at a game of ball in Pittsburgh. The President is seated right down in the bleachers, Honus Wagner batted out a home run and the President is shown clapping his hands. The next picture is just the opposite of that. Secretary Knox was there, too. They are all sitting back looking very glum. The umpire has sent Wagner back to home base. Everybody knows Wagner and it is a good idea. They will look at that picture. We have some cartoons of Mutt and Jeff. They see a cow out in the field and the thought occurs to them, we will knock the cow's horns off and then we will go to the claim agent. The next picture is Mutt coming out of the claim office handing Jeff a two dollar bill. Below is the saying, "That is all I could get." There are a half a dozen more of the same kind. We have another picture. It is an old picture most attorneys have of a cow. There is a man with a rope around her horns pulling one way and a man at her tail pulling the other way, and an attorney sits there milking while the claimant and claim agent are fighting. They get into the attorneys' hands and the attorneys get all the milk. That is the thought. Now, from the time they enter the reception room, until the time they get through to the chief adjuster's room, there is something to attract their attention, and then the minute they step to the door a big cow looms up. It has actually been known to turn people back to an offer that has already been made. Now, you may say these are little things and they do not apply, but they do apply. They are little things, but it is the little things that make up the big things, and unless we give attention to the little things there is not going to be any big things, except claims.

Now, gentlemen, I am not saying to you that these are the only principles and policies that should be used. I am saying to you they are the principles and policies that we have adopted. I know of no other business as big as the claim business but what has some definite fixed principles to guide it. The American Association has decided to adopt fixed principles and policies in order to appeal to the public. If the Parent Association finds that it is advisable, why would not the Claims Association find it advisable? Is there anything in the six principles that I have read to you that you would not want the public to know? Isn't it just what you have to know? Assume that the public does know that there is such a thing as a claim department and that claims for damages are paid. We appeal to the public and put them on their honor until the time comes that they do something that is not honorable, then they are not entitled to any further consideration on that basis.

We appeal to the men in the department the same way we are attempting to appeal to the public. They are on their honor. I would not like one of our men to go and see a claimant today and tell him

how fair he was and how fair the department was and go back the next night under cover of darkness and do some sleuth act. Every person who makes a claim as the result of an accident in connection with our company is seen by a man who appeals to them openly. Why, the first thing I did in the department was to put in eighteen college men. I might say that only two of them are there now, but I put in these men deliberately for the purpose of convincing the public that a man can be a claim agent and a gentleman; and I regret to say that it was necessary to convince some of them, and I also regret to say that some of them are still not convinced, but I do say we are making progress. I do not feel that I would care to stay at any business that was not considered honorable. If our department was regarded by the public as it was five years ago, I would not be a claim agent.

If I have said anything to you men here to-day that will cause you to attempt to build up a personal attitude among the men who are engaged in claim work I will feel that I have been very well repaid for any trouble I have gone to. I am sincere in wanting to see the claim business lifted. I want to see the claim agent take his place among the officials of the operating companies as one of them, not as simply a nuisance, although a necessary nuisance.

PRESIDENT WEH:— We will now have a discussion of this paper by Mr. Wm. Tichenor.

WRITTEN DISCUSSION

By WM. TICHENOR, *Claim Agent*,

Terre Haute, Indianapolis & Eastern Traction Co., Indianapolis, Ind.

To write an intelligent discussion of the subject here suggested strikes me as being an undertaking much to be feared under any set of circumstances. To discuss the writings of another under this subject after it is written is one thing, but to attempt to discuss what somebody may or probably will say in the future without knowing what is to be said is quite another.

Ordinarily claim agents are expected to view claimants generally as fakirs and extortioners, ready to grasp any opportunity to get something for nothing, using any means possible to make it appear that they were participants in the accident which has just happened and that their injuries are enormous, even when they are not hurt at all. This is not necessarily true and while it may truthfully be said that we have reached that stage of human progress, if such it may be called, when somebody may be found to make any sort of claim or do any act or thing which might carry out any policy or principal, good or bad, for the sake of gain, yet we have not reached that stage commonly known of total depravity. Everybody is not so far depraved as that they will do wrong for the profit it brings. The world is full of good people and a large majority of them are

found in every walk of life,—lawyers, doctors, merchants, in fact every class, who have a desire to do the right and proper thing and will do so for the sake of the right and who never do wrong for wrong's sake. We must, therefore, view the world with a spirit of fairness.

All communities contain many, many excellent people in all professions and callings. The mere fact that a man is a lawyer does not of a necessity make of him an ambulance chaser or a suborner of perjury; the fact that he is a doctor does not make him an untruthful and ever-ready professional witness, always prepared to swear to whatever is most convenient or profitable for his patient; nor does the mere fact that one has a human form and is apparently a man make him a grafter. If all men including claimants against railroad companies were of this kind and character then the public would be entitled to be treated with absolute courtesy, fairness and frankness, coupled with firmness, being given full credit for truthfulness and honesty, and this would naturally be the policy of the claim department. Indeed, it has been thought that there was a time when everybody was really honest.

Our good and much experienced friend, Mr. Davis, gives us an illustration of this thought in his excellent paper in *AERA* for July, 1914, in which he says "My experience as a claim agent during my first five years in the business from '94 to '99 was a picnic, so to speak, as compared with the routine of the present day. Claimants had not then learned the grafting game and would generally accept any reasonable amount offered them in settlement thankfully. Injuries were not magnified, losses were not misrepresented and the absolutely cold-blooded fakes that are so familiar to claim agents nowadays were almost unheard of. It was unnecessary in those days to visit a claimant unless he was completely disabled; he would usually call at the office of the company seeking reimbursement for his actual loss and his demands were usually fair and just. Even when the company was not legally liable an adjustment was often made for a compromise figure and lawsuits were, therefore, infrequent. It was not considered strange that persons who suffered injuries would occasionally even neglect to present a claim against the company, realizing that their accidents were due to their own carelessness."

It is said that damage claims once were looked upon with disfavor, the claim agent was practically unknown, and damage-suit lawyers did not advertise themselves. I once knew a man, now dead, but then rather important as a lawyer in his community, who was entirely driven out of business in the world of litigation by a series of severe criticism made by a newspaper against him as a damage-suit specialist. But a remarkable change has come about since that time. The claim department of every railroad and traction line has gradually been forced into a very important position and the claim agent, if successful, must be a man capable of using much skill and making good use

of his experience; and the claim agent's position has now been changed by necessity to the dignity of a real profession.

Unfortunately the portion of the public met by the claim agent and dealt with by the claim department of the present day is not composed of the kind of people described above. Indeed, it is only with a very small fraction of the public that a claim agent comes in contact, and a very large share of that "bunch" seems to be seeking something for nothing without being over-particular about where it comes from, or how it is obtained. This class is seemingly growing larger and less scrupulous as time moves on; until our good friend Davis is induced to break forth again. "About 1899 I began to observe a marked change in the attitude of claimants and the change has been progressing right down to date. It is not confined to any city or state or country, I believe it covers the entire civilized world and you read of the accident fakir in Germany and England quite as frequently as in our own country. In my opinion not all the trouble is due to the wilful dishonesty on the part of the claimant. They read in the newspaper of some exaggerated or misrepresented case of injuries resulting from an accident or they read an exposure of some fraudulent damage suit in court and then for the time being forget about it; later on a slight accident befalls them and the forgotten story comes to their mind, so they get a magnified idea of their own injuries. Imagination gets busy and by the time they are ready to present their claims they have come to really believe that they have been seriously hurt, though in fact their injuries are trivial and they want to make the railroad company compensate them accordingly. Many of them don't care much what means are necessary to achieve their ambition in that direction. The ambulance chaser has much to do with creating this condition. The doctors who make a specialty of such cases have a knack of frightening accident patients, by suggestion, into thinking they are so seriously injured that they must remain indoors or in bed for days, even weeks and sometimes months, whereas if there was no possible chance for damage money the patient would not stay indoors for a minute."

It appears to be the policy of some companies to treat the very kind of lawyers and doctors spoken of in this article by Mr. Davis together with the rest of their profession, with great courtesy, taking care of their bills, especially the doctor bills for the purpose of inducing them in some way to change their methods and give the company a square deal instead of rendering all assistance possible to prosecute a fake claim. Not long since, I heard a claim agent on the floor of this Association insist that lawyers were such a high class of people that, if they were treated squarely by the claim agents, the claim departments and the companies generally, a square deal would always result. This speaker even went so far as to say that when the then management of the company which he represented took charge of the property they found a great number of lawsuits un-

settled with a demand for large sums of money in damages. The plaintiffs' lawyers were taken into their confidence and the company pursued the policy of courteous treatment of the lawyers and not only settled all of the suits then on file (for considerable money of course), but put themselves in such good standing with the lawyers of that community that the result is they seldom have a suit filed against them. Since inaugurating this policy the company has not lost a single case in three years. He further thought they were carrying their damage account as cheaply as any other company in a city of similar size.

I am impressed with the idea that the policy pursued by that claim department was an excellent one for that company, and if claim agents and claim departments generally could pursue the same policy with the same sort of success it would be well that such a policy be widely adopted, thereby dealing with those lawyers, whom we commonly call our enemies, and discharging lawyers, whom we call our friends, with the exception of those who would be needed for counsel on questions of liability.

I have in mind now the claim agent of a system of considerable importance operating both city and interurban service, who told me in a pleasant conversation not long since that he depended upon the doctors in a very large measure to take care of damage claimants, who might be taken to be the public mentioned in the title of this paper. This claim agent said it had become such a custom with him to visit the doctor, direct him to take care of the patient until he recovered and then present his bill for payment, that it really might be counted as a policy of the company. Both of these gentlemen, the friend of the lawyer and the friend of the doctor, may have been and evidently were successful with the adopted policy of dealing with the public in the way suggested, but I do not believe that the experience of claim agents is such as to justify the adoption of such customs as a general policy of claim departments.

I have in mind another claim agent who represents a large interurban company that passes through an excellent agricultural district where much fine stock is raised. The cars often kill a great many horses, cattle, sheep and hogs. There is in that State a law requiring railroad companies, including interurbans, to fence their track sufficiently to turn horses, cattle, sheep, hogs and other stock and the courts have held repeatedly that if the fences are not sufficient in the regard mentioned, the company must pay for all the stock killed without reference to the negligence of the owner of the stock. Yet, the claim agent of that company has told me, however, that for years it has been the universal custom of his company to refuse to pay more than half of the appraised value of any animal killed. He says that it brings some lawsuits, but in the main much money is saved to his company and the lives of much stock are saved by reason of the fact

that the owner is more careful to see that his stock does not get on the railroad. His notion is that the public is rather grasping in its disposition and if the full price of stock were paid in accordance with the provisions of the law the people would become more careless about keeping their stock off the track, for the reason that it would be as profitable to sell such stock to the railroad company as at the stock yard. This claim agent also says that this custom has been followed until it has become a known policy throughout the entire community and everybody expects it to be so and either willingly accepts half price for his stock or prepares for a lawsuit. He further argues that the practice is a good one and treats it as a real policy of the department. How many claim agents, claim departments or presidents of the companies, if you please, would agree to the adoption of such a policy on their roads?

I also know of a company which has adopted and universally follows the policy in non-liability accidents of employes, of not permitting the employe to return to work until he has signed a release for a dollar.

I know another company where in cases of this nature the employe is paid for the full time lost on account of such non-liability accident. I am sufficiently familiar with both of these companies to observe them closely but I am unable to say that the company who pays full price in settlement for non-liability accidents to its employes is on any better terms with them than the company who pays a dollar. I can not, therefore, make much of an argument in favor of the adoption of one or the other of these policies.

The foregoing illustration may be slightly foreign to the subject, but I take it that employes of the company are as much a part of the public as passengers.

Another interurban company with which I am more or less familiar, has adopted what the claim agent calls the policy of settling non-liability death claims of employes, passengers or any other persons for the nominal sum of One Hundred Dollars, and in such cases, they stand ready and willing to pay One Hundred Dollars on demand for a release. This policy is so firmly established in their business that they sometimes go to court rather than pay more, and in one instance, at least, which I have in mind the jury found against them and gave a verdict for \$5000. Yet this is a policy with the company and they follow it religiously. How many will agree that this policy is a good one and how many claim departments represented on this floor have adopted such a policy or would do so if suggested to them?

I have in mind now an interurban railway system on which the officer in charge of and at the head of the claim department is an important and very public spirited interurban railroad man. He is also the general manager of his company and it is said of him that he conducts about the cheapest claim department of any interurban

road known. I heard him say not more than a year ago that there was but one policy that a railroad company could afford to adopt and follow and that was the policy of "Settle, settle, settle." He seems to have no use whatever for doctors beyond the necessity for the sake of humanitarianism; he uses lawyers but slightly and avoids them all as far as possible, and even undertakes to say that no claim or accident can be treated as a precedent for no two are alike; and that whenever an accident happens in which somebody is injured, the claim adjuster should go out and make such settlements from the facts and circumstances of that particular case as seems to him best without reference to anybody's policy.

It has been my experience that every claim department and claim agent can do things best in his own way and while I am impressed with the idea that a particular claim department may adopt particular policies and principles and adhere to them more or less religiously that general policies on "The Relation of Claim Departments to the Public," "The Psychology of Claim Adjustments," "Efficiency in Claim Department Work," or "Office Kinks in Claim Departments," are wholly impractical, if not impossible. If a general policy were adopted by the Association in order to meet the exigencies of any particular case, and the same were taken home by the claim agent for use in his work, it would necessarily have to be so modified, changed and reconstructed to meet the peculiar circumstances and conditions at hand that the policy would not be recognized by its author.

PRESIDENT WEH:—The next is a discussion on this same subject prepared by Mr. Jas. F. Handlon, but owing to his absence it will be read by Mr. Jas. F. McNulty, Assistant Claim Agent of the United Railroads of San Francisco.

WRITTEN DISCUSSION

By J. H. HANDLON, *Claim Agent*,

United Railroads of San Francisco, San Francisco, Cal.

It is with reluctance that I hastily prepare this article; for it was my understanding until within a few days preceding the Convention that my paper was to be a discussion of another paper on the same subject.

The relationship, which I define to mean the attitude of the claim departments of street railway companies to the public, has altered materially within the past few years. Many of the street railway claim agents who were early in the field prided themselves to such an extent on their detective ability that they became dominated by their suspicions and they grew to consider every person dishonest who had the temerity to file a claim against their employers. They treated

claimants accordingly. If a settlement could be made for a small pittance before the injured parties fully recovered consciousness they did not hesitate to press the issue and it was not an unusual practice for the claim agent to afterwards visit his general manager and describe to him in glowing terms how cleverly he had handled the situation.

Unfortunately for the claim agents in many communities they still suffer from the antagonisms such methods aroused. Recently I heard an attorney, who is now retired from practice, remark that he would rather work with a "pick and shovel" than be a claim agent. He assumed that there had been no change in the unscrupulous methods heretofore indulged in by many claim agents, but I am pleased to say that the type of claim agent he had in view is not now active in the street railway field.

Not only was it morally wrong for claim agents to pursue these tactics but experience has shown that it was not good business judgment, for unfair settlements are always extensively advertised and today jurymen often cite such instances as their excuse for penalizing street railway companies by awarding excessive verdicts.

Ideal conditions confront the claim agent when the community is aware that the company pays all of its obligations; that they do not pay more than what is just and that they have "millions for defense but not one cent for tribute."

The successful claim agent realizes that there are honest claimants; that the good will of the claimant and particularly of all attorneys and physicians with whom he has business relations is a personal asset and he strives to secure this good will without any other consideration than fair and courteous treatment. In other words he endeavors to win friends without buying them.

Certain street railway companies are now required to pay unreasonable sums in settlement of personal injury claims due to the fact that competitive companies are very liberal in their settlements. Other claim agents are unable to reduce their settlements to a fair basis for the reason that their predecessor in his generosity educated the public to expect to profit materially in the event that they were injured by a street car.

It is very difficult under these circumstances for a conscientious claim agent to instill in the minds of claimants the fact that accidents are regrettable occurrences; that the company is adopting every reasonable precaution to prevent them and that claimants should not seek to profit by their injury.

The practice pursued by some claim agents I have known in quibbling over claims which they realize they would have to eventually meet, is not a profitable one. It is a good business maxim that "when you have to do a thing, do it gracefully." By this I mean that when in doubt as to the merits of a claim and it is found that it cannot be

defended, it is advisable to promptly pay a reasonable amount in settlement, for often by doing so you retain the good will of the parties concerned as well as avoid the risk of an excessive verdict should litigation arise.

It should be borne in mind that the general public rarely meets a representative of the company other than those employed on the cars and they usually form an opinion of the attitude of the company by the actions of its trainmen. In the event that such an opinion is unfavorable, much can be done to eliminate prejudices if the claim agent and his representatives are tactful and courteous. A pleasant reception of the claimant often facilitates the handling of an annoying claim.

It is often wise to relieve attorneys of the necessity of visiting the office of the claim agent until the claim is ready for adjustment. This can be done by having a representative gather all available facts from the attorney at his office, or, if he consents, to visit the claimant at his residence. By accommodating the attorney in this respect he is often induced to file claim rather than litigate a case.

In conclusion I desire to state that a claimant who is convinced of the intent of a claim agent to be just and equitable in the handling of claims sometimes persuades other injured persons to deal directly with the company even though that claimant is not satisfied with the amount offered him in settlement of his claim.

There being no further business the session adjourned.

WEDNESDAY SESSION

OCTOBER 14, 1914

Joint Meeting with Accountants' Association, Accountants' Hall.

President Glover, of the Accountants' Association called the meeting to order at 11:45 o'clock.

PRESIDENT GLOVER:— The Joint Session will please come to order. This is the first joint meeting of the Accountants' and Claims Associations and I think it is very important that our Associations should meet together every year. The Accountants' Association has approved the recommendation that the Joint Committee on Claims-Accounting be continued from year to year, as there are many matters of importance that can be referred to such a Committee for report at these Joint Sessions at the annual convention. Cooperation is the only way in which we can accomplish results, and I hope that this first session will be a pleasant one, be instructive to all, and in future years that these joint meetings will continue.

The principal business to be discussed is the report of the Joint Committee on Claims-Accounting, which will be presented by Mr. H. K. Bennett, a member of that Committee.

H. K. BENNETT:— Mr. President and Members of the Joint Session, I regret very much that Mr. Davies is not here to read the report, for it was he who did the bulk of this important work and who prepared the draft that was presented to the Committee at its meeting in August, and who afterwards prepared the report which is before you, because I believe that he would be better able to give you a more general understanding of the subject in a discussion of the report. The preparation of the final report was left in his hands, the original report being modified by members of the Claims Association on that Committee to meet with what they thought would better suit both Associations.

REPORT OF JOINT COMMITTEE ON CLAIMS-ACCOUNTING

To the American Electric Railway Claims and Accountants' Associations:

GENTLEMEN.—Your Joint Committee on Claims-Accounting submits for your consideration the following classification of accidents and brief instructions for its use. It is believed that all accidents may be included under the titles shown in this classification. The blanks sent to the Claims Association's Committee on Uniform Forms and Records by members of the Claims Association contained many other titles, which may be used as sub-titles. It is impossible to adopt a classification appropriate for all companies that will include all the titles used by those whose blanks your Committee has examined. It is very important that a primary or general classification be adopted that may be used by all companies, so that the experience of members may be compared. It is important also that the general classification be elastic, in order that it may be adapted to the circumstances of all members. The illustrations of sub-titles in the instructions for the use of the classification are illustrations merely, and not compulsory. Every member may adopt its own sub-titles; it is not essential that the sub-titles of any two companies be the same, desirable and useful as it would be to have the accounts of all companies uniform in all respects.

Additional titles may seem necessary for the use of companies operating elevated roads or subways, but these may be adopted by any such company as divisions of title **N**. Such companies suffer or are subject to all the classes or kinds of accidents to which surface railway companies are liable, and other accidents to which surface roads generally are not subject. Accidents in stations or on station platforms may be instanced. These may be recorded under **N**, and the sub-titles adopted may be subdivided to meet the requirements or wishes of any elevated or subway company; or additional titles, to include such accidents, may be adopted by subway and elevated companies, but they should be so defined that other members in making comparisons may readily understand that, for comparison, they should be recorded under title **N**.

CLASSIFICATION OF ACCIDENTS

NAME OF ACCOUNT.	Passen- gers.	Em- ployes.	Others.	Total.
A. Collisions with pedestrians.....				
B. Collisions at railroad crossings other than com- pany's.....				
C. Collisions between cars of company.....				
D. Collisions with vehicles.....				
1. Automobiles.....				
2. Auto-trucks.....				
3. Taxi-cabs and Buses.....				
4. Horse-drawn Vehicles.....				
5. Motorcycles and Bicycles.....				
E. Derailments.....				
F. Defective Equipment.....				
G. Boarding Cars.....				
H Injured or thrown while in cars (not in collision)				
I. Alighting from cars.....				
J. Falling from cars (not purposely alighting)....				
K. Stealing Rides.....				
L. Doors, Gates and Guard-rails.....				
M. Ejectments.....				
N. Miscellaneous.....				

INSTRUCTIONS FOR CLASSIFICATION OF ACCIDENTS

A. COLLISIONS WITH PEDESTRIANS.

Under this title show the number and cost of collisions between cars of the company and pedestrians.

The title may be divided into as many sub-titles as the circumstances of any company may require; for illustration:

A-1. With adults.

A-2. With children.

Or

A-1. Motor-cars.

A-2. Trail-cars.

Or

A-1. At front of car.

A-2. At side of car.

A-3. At rear of car.

A-4. Between cars.

Or

A-1. On private right-of-way.

A-2. At street intersections.

A-3. At other places.

B. COLLISIONS AT RAILROAD CROSSINGS OTHER THAN COMPANY'S.

Under this title show the number and cost of collisions between cars of the company and cars of other companies, steam or electric, at railroad crossings.

The title may be divided into as many sub-titles as the circumstances of any company may require.

C. COLLISIONS BETWEEN CARS OF COMPANY.

Under this title show the number and cost of collisions between cars of the company.

The title may be divided into as many sub-titles as the circumstances of any company may require; for illustration:

C-1. Head-on.

C-2. Rear-end.

C-3. At curve.

C-4. At intersection or crossing of company's own tracks.

Or

C-1. Between cars of same division.

C-2. Between cars of different divisions.

D. COLLISIONS WITH VEHICLES.

Under this title show the number and cost of collisions of cars of the company with automobiles, auto-trucks, wagons, cycles and other vehicles.

This title should be divided as follows:

D-1. Automobiles,

D-2. Auto-trucks,

D-3. Taxi-cabs and buses,

D-4. Horse-drawn vehicles,

D-5. Motorcycles and bicycles,

and each of these sub-titles may be further divided to meet the requirements of any company.

E. DERAILMENTS.

Under this title show the number and cost of derailments of the company's cars, except derailments caused by collisions.

This title may be divided so as to show the number of collisions from each of various causes, or in such other manner as the circumstances or desires of any company may require or suggest; for illustration:

E-1. At curves.

E-2. At switches.

E-3. At portable cross-overs.

E-4. On straight track.

E-5. Obstacle on track.

F. DEFECTIVE EQUIPMENT.

Under this title show the number and cost of accidents caused by trolley-wheels, trolley-ropes, trolley-poles (on cars), the blowing-out of fuses or overhead switches, controller explosions, the burning-out or overheating of diverters or resistance, electric shock due to contact of wires, motors or other machinery with persons injured, etc., etc.

The title may be so divided as to show the number and cost of accidents resulting from each of the causes enumerated and from other defects in equipment.

G. BOARDING CARS.

Under this title show the number and cost of accidents to persons boarding or attempting to board cars of the company.

The title may be so divided as to meet the requirements or wishes of any company; for illustration:

G-1. Cars at rest.

G-2. Moving cars.

Or

G-1. Motor-cars.

G-2. Trail-cars.

Or

G-1. Pay-enter cars.

G-2. Other cars.

Or

G-1. Front-entrance cars.

G-2. Rear-entrance cars.

G-3. Center-entrance cars.

H. INJURED OR THROWN IN CARS (*Not in Collision*).

Under this title show the number and cost of accidents to persons falling or thrown while in cars or on car-platforms, by lurches, startings or stoppings of the cars.

This title may be so divided as to meet the requirements or wishes of any company.

I. ALIGHTING FROM CARS.

Under this title show the number and cost of accidents to persons alighting or attempting to alight from the cars of the company.

The title may be so divided as to meet the requirements or wishes of any company. (See illustrations under G.)

J. FALLING FROM CARS (*Not Purposely Alighting*).

Under this title show the number and cost of accidents to persons falling or thrown from cars, whether caused by jolts, speed at curves or elsewhere, crowding of passengers, or otherwise.

The sub-titles suggested under *G* and *I*, or such other sub-titles as any company may wish, may be used.

Accidents to persons falling while alighting or attempting to alight from cars should be shown under *I*, and not under this title.

K. STEALING RIDES.

Under this title show the number and cost of accidents to boys or other persons boarding or attempting to board cars for the purpose of stealing rides, or alighting from cars after having boarded them for that purpose.

L. DOORS, GATES AND GUARD-RAILS.

Under this title show the number and cost of accidents to persons injured by the operation of car-doors, gates or guard-rails, i. e., rails used by some companies on double-end open cars.

This title may be divided into as many sub-titles as the circumstances of any company may require.

M. EJECTMENTS.

Under this title show the number of persons put off cars for failure to pay fare, for disorderly conduct, or for other reasons, and the amounts, if any, subsequently paid to them for damages by reason of their ejectment.

This title may be divided into as many sub-titles as the circumstances of any company may require.

N. MISCELLANEOUS.

Under this title, or any other title that may better suit the circumstances or desires of the Company, show the number and cost of all accidents not otherwise classified.

The title may be divided into as many sub-titles as the circumstances or wishes of any company may require or suggest; for illustration:

N-1. Broken car-windows.

N-2. Clothing.

N-3. Fire in car.

N-4. Missiles thrown.

Or

N-1. In waiting-room.

N-2. On station stairs.

N-3. On station platforms.

Unfortunately Mr. Jumonville, of the Accountants Association, was unable to attend the meetings of the committee, and has been too busy to contribute anything to its deliberations. The meetings were attended by the two representatives of the Claims Association and

by one representative of the Accountants' Association. A classification of the expenses of the accident department other than the amounts paid in settlement of claims, and forms for periodical reports of expenditures, were prepared by Mr. Davies, of the Accountants' Association, and submitted to the committee; but the representatives of the Claims Association said that they believed the distribution of department expenses and the preparation of monthly or other reports of expenses were not matters on which the committee was expected or authorized to report, but were matters for the consideration of accountants rather than claim agents; and so no report on these subjects is submitted by the joint committee.

Respectfully submitted,

H. K. BENNETT,
P. C. NICKEL,
H. J. JUMONVILLE,
H. J. DAVIES, *Chairman*,

Joint Committee on Claims-Accounting.

(During the reading of the Report on Claims-Accounting, Vice-President Tichenor took the Chair.)

CHAIRMAN TICHENOR:—Gentlemen, you have heard the rather exhaustive report read. What is the pleasure of the joint meeting? Are there any remarks?

Discussion of Report of Committee on Claims-Accounting

H. V. DROWN:—I hesitate to criticise a report which involves so much labor by capable men of long experience in both of our Associations, but I must say that I do not believe that the classification submitted is sufficiently elastic. I do not criticise it as not being a good classification. I think it is an excellent one; but I think a classification can be made that will disturb the classifications of our various companies less, and that is what must be considered.

I am not an accountant, and, therefore, I cannot express myself in the technical terms that you would, but I am sure that I can make myself understood. Taking these various classifications, I have first written them down giving the Committee's classification in its regular order. Transposing the classification, I have in mind, to fit it as nearly as possible so that I can compare it directly here. It began with Boarding

and Alighting Accidents. Now, boarding and alighting accidents I think with most of us is a very important classification. Some companies combine those two classes of accidents, but they could be easily separated I think without much confusion. I believe in separating them, because the method of their presentation is entirely different in many respects. I think they should be able to be analyzed separately. I think they should have a more prominent place on the list, preferably first and second, and should not be separated by another classification. You will note in the Committee's suggestion that they are separated by the classification "Falling from Cars."

PARALLEL OF CLASSIFICATIONS AS IN USE BY PUBLIC SERVICE RAILWAY COMPANY AND THOSE SUBMITTED BY THE COMMITTEE ON CLAIMS-ACCOUNTING.

Committee on Claims-Accounting.

A. Collisions with Pedestrians.

B. Collisions at Railroad Crossing Other Than Company's.

C. Collisions between Cars of Company.

D. Collisions with Vehicles.

1. Automobiles.
2. Auto-trucks.
3. Taxi-cabs and buses.
4. Horse-drawn vehicles.
5. Motorcycles and bicycles.

E. Derailments.

F. Defective Equipment.

Public Service Railway Company

11. Pedestrians Struck.

- a. Front of car.
- b. Side of car.
- c. Rear of car.
- d. Caught between cars.

15. Miscellaneous.

- g. Railroad crossing occurrences.

3. Collisions with Cars.

- a. Head on.
- b. Rear end.
- c. Angle.
- d. Side swipe.

4. Collisions with animal drawn vehicles.

5. Collisions with Bicycles.

6. Collisions with Automobiles.

- a. Head on.
- b. Rear end.
- c. Angle.
- d. Passing.
- e. Vehicle, bicycle, automobile hit car.

7. Derailments.

- a. Straight rail.
- b. Curve.
- c. Switch.
- d. Split switch.

12. Car Equipment Burnouts.

- a. Fuse.
- b. Overhead.
- c. Controller.
- d. Motor.
- e. Motor leads and cables.
- f. Resistance.
- g. Lightning.
- h. Lighting circuit.
- i. Others.

15. Miscellaneous.

- a. Window broken.
- b. Trolley poles broken.
- c. Fender broken.
- e. Air hose burst.
- h. Gear pans and motors dropped.

PARALLEL OF CLASSIFICATIONS, ETC. — Continued.

G. Boarding Cars.

1. Boarding Cars.

- a. Moving car.
- b. Standing car.
- c. Injuries on platform.
- d. Car started while boarding.
- e. Injuries by gates or doors.
- f. Falls approaching car.
- g. Struck by vehicle when boarding.

H. Injured or thrown while in cars. (Not in collision.)

10. Injuries on Cars.

- a. Injuries in car due to start.
- b. Injuries in car due to stop.
- c. Injuries in car at curve.
- d. Fall in car over obstacle.
- e. Hit by missile.
- f. Hit by passing object.
- g. Hit by passing car.
- h. Hit by falling car parts.
- i. Others.

I. Alighting from Cars.

2. Leaving Cars.

- a. Moving car.
- b. Standing car.
- c. Injuries on platform.
- d. Car started while leaving.
- e. Injuries by gates or doors.
- f. Fell after leaving car.
- g. Struck by vehicle when leaving.

J. Falling from Cars.
(Not purposely alighting.)

9. Falls from Cars. (Other than Boarding and Leaving.)

- a. Thrown by start.
- b. Thrown by stop.
- c. On curve.
- d. Pushed off.
- e. Stealing ride.
- f. Others.

K. Stealing Rides.

9. Falls from Cars.

- e. Stealing rides.

L. Doors, Gates and Guard Rails.

1. Boarding Cars.

2. Leaving Cars.

- e. Injuries by gates or doors.

M. Ejectments.

8. Disturbances.

- a. Disorderly.
- b. Fare trouble.
- c. Transfer trouble.
- If arrest add "Ar."
- If ejectment add "Ej."

N. Miscellaneous.

15. Miscellaneous.

- a. Window broken.
- b. Trolley pole broken.
- c. Fender broken.
- d. Wire down.
- e. Air hose burst.
- f. Animals struck.
- g. Railroad crossing occurrences.
- h. Gear pans and motors dropped.
- i. Accidents near cars.
- j. Others.

13. Clothing Damaged.

- a. By gates or doors.
- b. Burnt by heaters.
- c. Torn on seats or fixtures.
- d. Soiled.
- e. Splashed by switch.
- f. Others.

14. Employee Accidents.

- a. On duty.
- b. In shops.
- c. In car houses.
- d. Line department.
- e. Track department.
- f. Building department.
- g. Off duty.
- h. Others.

Account A, "Collisions with Pedestrians." I have never considered that striking a pedestrian was a collision — splitting it rather fine, perhaps — but you collide with a wagon or another car. I think that is a true collision; but if you strike a person I think the term "struck" pedestrian — struck is more fit. I note that it is given first place in the list of classifications by the Committee. I hardly think it is of enough importance, considering the number of accidents of that type, to be placed first.

Account B, "Collisions at Railroad Crossings." I think with the majority of the companies that that is a very rare accident. To be sure, it is a serious one, yet I think with ninety-nine per cent of our companies that collision at railroad crossings is not a frequent accident, and hardly worthy to be made one of the main accounts.

Account C, "Collisions with Vehicles." You will note in the Committee's report that is covered in one classification and subdivided by the various kinds of vehicles. I would suggest that that be divided into three separate accounts, for the reason that each one of those accounts that I will name are so important in regard to the number and cause of accidents. Collisions with horse-drawn vehicles, we will say animal-drawn vehicles, that will include mules or donkeys, or anything else — if you want to make it comprehensive. Collisions with animal-drawn vehicles are the most expensive accidents that some companies have. Some companies pay more for boarding and alighting accidents, but I think that every company will find that boarding and alighting accidents and horse-drawn vehicle accidents, are their two most important classifications, as regards the number and cost of accidents. So that I would suggest three separate headings, Collisions with Animal-Drawn Vehicles, be made a main account, Collisions with Automobiles and Collisions with Bicycles.

The automobile accident has become a very serious proposition. We are all spending lots of money for damage to automobiles and personal injuries growing out of such damage; and I am sure that I was asked more frequently about that classification this year than anything else. How much are you

spending for automobiles? It is quite substantial. I would make Collisions with Bicycles a main account, because otherwise it is confusing and disturbs your other two vehicle accounts. To be sure, there are not so many bicycle accidents as there used to be, but it is still quite an important account.

E. P. WALSH:— Do you include motorcycles in that? Isn't it two-wheeled, a bicycle?

A DELEGATE:— Yes, but isn't it an automobile as well?

H. V. DROWN:— It is propelled by motor, but it is a bicycle, two cycle, two wheels.

Account F, "Defective Equipment." That strikes me as rather an ambiguous classification. You might have a derailment as a result of defective equipment; you might have almost any one of the other accidents as the result of defective equipment. It strikes me the nearest we can come to that is equipment burn-outs, including fuse, overhead trolley, motor leads, cables, resistance or any other burn-out that results in a panic and resultant injury, that I think is the only reference that can be made to defective equipment that would not conflict with the other classification.

Account K, "Stealing Rides." I think that is another rather infrequent accident on any property. I do not believe there are a sufficient number of them to merit making a main classification. Why could we not put that under "Falling from Cars?" Usually it is a boy or a child that is injured as a result of stealing a ride, and it is almost invariably because they fall as they let go and fall under the cars. Sometimes they are swept off by a passing car, but almost invariably it is because they lose their hold and fall under the car. I think that might as well come under "Falling from Cars" as one of the subaccounts. We know the Committee has recommended some subclassifications to all these main classifications.

Account L, "Doors, Gates and Guard-Rails." I think like Account F that is rather ambiguous, because it conflicts with the other classifications. A person might be leaving a car and get caught in a gate and fall, and it might well be put under any of the main classifications, wherever it comes in as a subclassification.

I note that the Committee has submitted no classification for "Injuries to Employes," perhaps because it is rather confusing. The way I would suggest getting around that, is to have a main classification, "Injuries to Employes." It refers only to industrial accidents or accidents that conflict in no way with these other classifications. For instance, if a motor-man is injured when his car collides with another, we call it "Injured in a Collision of Cars." If he is injured in a derailment, it comes under Derailment, but if it is injury in the shops or on the lines, where most of these employe accidents happen, I would suggest putting it under Employe Accidents, and then having an additional classification, separate and distinct, showing all of the employes injured on the property, but not to include it in the totals of these other classifications, because it would be conflicting.

For my own guidance, as I have said, I have set down the classification of the Committee in its regular order, and these suggestions transposed, as nearly as possible, coincide with the Committee's report, which I submit for the record. Some of these suggestions may be entirely impracticable, but I am making them for what they are worth. I thank you, gentlemen.

P. L. KING:— It is my opinion that there ought to be a heading for the shops and one for the track department, because they are strictly a separate transaction. The transportation departments are not responsible for them, and I see no heading in this classification that they could come under at all.

H. K. BENNETT:— I hate to take exception to anything my good friend Mr. Drown says, because I know that whatever he has said comes from the most honest intentions in the world. He may be right, and yet I would like to ask him if he does not think that the general classification as laid down by the Committee would suit all companies, for every railroad in the world does not have the same particular class of accidents? If the subdivisions are not elastic enough so that all the suggestions that he has made today might be properly placed in one or the other of the various classifications provided, yet he might embody all the ideas that he has presented without disturbing the general classification. It would then be applicable to his road.

H. V. DROWN:— Mr. President, that is just the trouble; we keep our accounts as far as expenditures are concerned, by these main classifications, and if it had not disturbed those to such an extent I would not have made any criticisms, but it would tear our accounts all to pieces to conform with the main classifications made here, and it would not only upset our statistics, but also those of other companies that I know with equal effect.

A. G. JACK:— I notice one classification that does not seem to be provided for, and that is Damage to Company Property, such as broken glass, trolley poles, bent fenders, the cost of overhead repairs to the line and various items consequent upon accidents. There does not seem to be any provision for these at all. That is quite a considerable item.

CHAIRMAN TICHENOR:— If it could not go anywhere else it might go under "Miscellaneous."

A. G. JACK:— That covers such a multitude of sins — the item of broken glass alone is an item of considerable amount.

T. P. KILFOYLE:— I might say for the information of the member that under the new Interstate Commerce Commission classification you cannot charge that against accidents, it comes under "Maintenance."

J. S. HARRISON:— I notice that there is no classification for collision with animals. Of course, that could come under the head of Miscellaneous. In the rural districts, particularly in Florida, we kill quite a number of them, and when an animal in that state is killed it is curious to notice how it at once becomes one of the most blooded animals on earth; and there are quite a number killed in that state, and I presume on your interurban railroads also. There ought to be something to take care of that classification other than Miscellaneous.

B. B. DAVIS:— In reference to the classification of accidents in Ohio, we are compelled to go into the Industrial Commission. We pay our premiums to the State, and they handle all accidents to employes, which comes under general expense. All our employes file their applications as soon as they are hurt, with the Industrial Commission. Their doctor's bill is paid, and they are paid so much for their injury, but not their

full time. Since January 1st of this year, I think we have had but two complaints upon the amount the Commission has allowed.

CHAIRMAN TICHENOR:—Gentlemen, a motion will be in order either to adopt, reject or recommit this report. What shall be done?

H. V. DROWN:—I make a motion to recommit the report.

H. K. BENNETT:—There have been expressions here. I will not call it dissatisfaction, but of some changes that should be made. I simply say that this report is something that has been brewing for a matter of eight years in the Claims Department. It is the desire of Mr. Weh, the President of the Claims Association, that if this report is not adopted as it stands, that such modifications be made as desired by both the Accountants' and the Claims Associations, or that it be referred back to the Committee, so that the matter may be adjusted to the satisfaction of both. Something valuable should come out of it, for it is not a report to be accepted today and forgotten tomorrow. This is not only the desire of Mr. Weh, but of the Committee.

CHAIRMAN TICHENOR:—I would suggest, gentlemen, if it be proper for me to make a suggestion that since there is a wide diversity of opinion as to what ought to be done, an excellent thing would be to recommit this report to the Claims Association as a Committee of the Whole and let it be fought out on the floor.

L. F. WYNNE:—Mr. Chairman, do you not think it would be a good idea to submit the proposition to the head of the claim department of each Member Company in the form of a circular? Each claim man can then give a detailed explanation of the particular classification that he has used in the past and make suggestions for a general classification. The Committee can then report again next year.

E. P. WALSH:—Suppose this Association should adopt this classification, will that compel the different companies to accept it? Why not accept this report and have it filed for the information of the Member Companies and let it be optional with them whether they adopt it? I move that the report be

accepted and filed for the information of the Association and it then be left optional with the members to adopt it as the standard if they wish, or modify it, according to their individual needs.

CHAIRMAN TICHENOR:— Mr. Walsh, I have a doubt about that order of business. I expect that you will be out of order. There is a motion that this matter be recommitted to the Committee.

E. P. WALSH:— I offer mine as an amendment.

CHAIRMAN TICHENOR:— It is moved and seconded that this question be recommitted, to be held over for individual opinions, written or otherwise, at the next meeting of this Association; that it be sent out in circular form and be reported on again next time. There is a motion also before the house to amend this motion that it be adopted now, with the expectation that it may be amended in the future to meet the needs of the Association.

E. P. WALSH:— I fear that you misinterpreted that motion. I think that recommitted meant to send it back to the Committee for further study and another report at another time.

CHAIRMAN TICHENOR:— I think that would be different.

E. P. WALSH:— To be recommitted, the Association to be circularized.

B. B. DAVIS:— To the same Committee, and they to circularize it.

CHAIRMAN TICHENOR:— Are you ready for the question?

L. F. WYNNE:— I think with reference to Mr. Walsh's amendment that it would be an excellent idea for some standard classification to be ultimately adopted so that we can have accurate comparisons. We have a standard form of classification of accounts submitted by the Accountants' Association, and as far as I know is in general use.

CHAIRMAN TICHENOR:— Are you ready for the question?

(The amendment was put to vote and lost.)

CHAIRMAN TICHENOR:— All favoring the motion to recommit to the same Committee, with instructions that the Association be circularized with the expectation of another report being made next year, make it known by saying aye; contrary,

no. The motion is adopted. The whole question is recommitted to the same Committee.

H. K. BENNETT:—Mr. H. J. Davies has prepared some comments and suggested forms for use with this classification, but since they are rather extensive and the report has been recommitted to the Committee I believe they should be referred to the ensuing Committee.

There is another question coming up here that has a particular reference to the Accountants' Association.

H. J. JUMONVILLE:—I wish to reiterate the remark made by Mr. Bennett in reference to expressing my regret that Mr. Davies is not here to read this paper, as he is wholly responsible for the same, and to him should be given all credit for the able manner in which it is prepared. It is a report on the Classification of the Expenses of the Accident Department.

REPORT OF SUBCOMMITTEE ON CLASSIFICATION OF EXPENSES OF ACCIDENT DEPARTMENT

To the American Electric Railway Accountants' Association:

GENTLEMEN.—The report of the Joint Committee on Claims-Accounting provides for the distribution among accident accounts of the cost of all accidents. Cost ought to include the expenses of the accident department, the distribution of the expenses to be exact where possible, and estimated as to items which cannot be distributed with exactitude. It is very desirable that a classified record be kept of the expenses of the department, and the following is submitted for your consideration.

CLASSIFICATION OF EXPENSES OF ACCIDENT DEPARTMENT

- a. Salaries Accident Department.
- b. Office Expenses.
- c. Salaries Surgical Department.
- d. Surgical Supplies and Office Expenses.
- e. Ambulance Bills, Hospital Bills, etc.
- f. Doctor Bills.
- g. Investigation Expenses.
- h. Secret Service.
- i. Inspection of Vehicles.
- j. Wages of Trainmen, etc.
- k. Witness Fees and Expenses.
- l. Expert Testimony.

- m. Legal Expense, Attorneys.
- n. Legal Expense, Court Costs.
- o. Miscellaneous General Expenses.

a. SALARIES ACCIDENT DEPARTMENT.

Under this title show the amount of all salaries paid to the superintendent of the accident department (claim adjuster or claim agent), his assistants, investigators, adjustors, stenographers and clerks.

The account may be subdivided into as many accounts as desired; for illustration:

- a-1. Superintendent, claim agent, or claim adjuster.
- a-2. Adjusters.
- a-3. Investigators.
- a-4. Stenographers.
- a-5. Clerks.

b. OFFICE EXPENSES.

Under this title show all amounts expended for office rent, telephones, stationery and other office supplies and expenses, except supplies and expenses of the surgical department.

c. SALARIES SURGICAL DEPARTMENT.

Under this title show the amount of salaries paid to the company's surgeon, his assistants, stenographers and clerks.

d. SURGICAL SUPPLIES AND OFFICE EXPENSES.

Under this title show all expenditures for supplies purchased, and for office rent, telephones, stationery and other office supplies for the surgical department.

e. AMBULANCE BILLS, HOSPITAL BILLS, ETC.

Under this title show all expenditures for ambulance, hospital and undertaker's services.

f. DOCTOR BILLS.

Under this title show all amounts paid to doctors and surgeons, for first aid and other professional services, except the salaries of the Company's own surgeons, which should be shown under title "c."

g. INVESTIGATION EXPENSES.

Under this title show all expenses incurred in the investigation of accidents, except salaries or wages of investigators, which should be shown under title "a."

h. SECRET SERVICE.

Under this title show amounts paid to detectives for services and expenses in connection with the investigation of accidents or the settlement or litigation of claims for damages.

i. INSPECTION OF VEHICLES.

Under this title show all expenses of inspecting and examining autos, wagons and other vehicles damaged in collision or other accidents.

j. WAGES OF TRAINMEN, ETC.

Under this title show amounts paid conductors, motormen and other employes (except employes of the accident department) for time spent in making statements to the department, or otherwise assisting in the investigation of accidents, and for time spent in attorney's offices, coroner's offices, court, etc.

k. WITNESS FEES AND EXPENSES.

Under this title show all amounts expended for fees and expenses of witnesses, except the fees of experts and the wages of employes.

l. EXPERT TESTIMONY.

Under this title show all amounts paid physicians, surgeons, chemists, engineers and others for services as expert witnesses or advisors.

m. LEGAL EXPENSE, ATTORNEYS.

Under this title show amounts paid to the Company's general counsel for services in connection with claims for damages for personal injuries, whether in court or elsewhere, and fees of special counsel or attorneys engaged in accident work.

n. LEGAL EXPENSES, COURT COSTS.

Under this title show all court costs, fees of court stenographers, the expense of taking affidavits and depositions, printing records, briefs, etc.

o. MISCELLANEOUS GENERAL EXPENSES.

Under this title show all expenses of the accident department that cannot be shown in the other expense accounts.

The foregoing lettered accounts may be subdivided into as many accounts as the circumstances or wishes of any company may require or suggest, and these subaccounts may be indicated by numbers following the letters, as illustrated in the text relating to "a. Salaries Accident Department."

Respectfully submitted,

H. J. JUMONVILLE,

H. J. DAVIES, *Chairman,*

*Subcommittee on Classification of Expenses
of Accident Department.*

CHAIRMAN TICHENOR:— You have heard the report of the Committee. gentlemen. What is your pleasure? Are there any remarks?

*Discussion of Classification of Expenses of Accident
Department*

T. P. KILFOYLE:— I do not know whether the Claims Association has considered that matter at this time. There was something said about it being purely a matter for the Accountants. Do you understand it so, Mr. Bennett?

H. K. BENNETT:— The members of the Claims Association have felt that it was absolutely an Accountants' matter, and should be treated by them without regard to the Claims Association.

CHAIRMAN TICHENOR:— What is your pleasure with the report, gentlemen?

W. J. MEAD:— Just to get this before the meeting, I move that the report of the Committee be adopted.

CHAIRMAN TICHENOR:— Is there a second to that motion?

(Vice-President T. P. Kilfoyle, of Accountants' Association, now in the chair.)

CHAIRMAN KILFOYLE:— A motion is before you that the report of the Committee be adopted. Do I hear a second?

H. B. CAVANAUGH:— I second the motion.

(Motion duly stated and carried.)

CHAIRMAN KILFOYLE:— Is there any further business before the Joint Session? I think that cleans up the reports. I would ask all of the Accountants to be on hand promptly tomorrow morning in the Engineers' Hall for Joint Session.

There being no further business the session stands adjourned.

THURSDAY SESSION

OCTOBER 15, 1914

The meeting was called to order by President Weh at 10:30 A. M.

PRESIDENT WEH:—Yesterday, owing to our time being limited because of our joint meeting with the Accountants' Association we had to omit the general discussion of the last subject, "Claims Department Policies and Principles." General discussion on this subject will now be in order.

If there are no discussions, the next thing on our program will be a paper, "Is Publicity Beneficial to Claim Department Work?" by Mr. C. E. Redfern.

IS PUBLICITY BENEFICIAL TO CLAIM DEPARTMENT WORK? IF SO, TO WHAT EXTENT?

By C. E. REDFERN, *Claim Agent*,

The Rhode Island Company, Providence, R. I.

When I suggested for discussion at this Convention the value of publicity in claim department affairs I was careful to state that I had nothing to offer on the subject but a theory of my own. So far as I am aware the subject is a revolutionary one and this paper must be understood as dealing with a theory to be adopted only after the most careful consideration from every angle and by claim department representatives of widely divergent types. I should expect, if the idea merits your consideration at all, that a frank discussion of it would bring out either its fallacy or its virtue.

In the discussion of any claim department problem it must be borne in mind that claim department principles and procedure must be regulated by the temper and thought of a particular community. It is hard to lay down a general rule, outside of a most elemental one, which can be followed to advantage by every department here represented, because of the differing character of our respective fields and the varying prejudices with which we have to contend. This is so well recognized that it needs no further elucidation here and what I have to say, therefore, must be taken with a proper amount of reservation and as applicable to communities resembling the one in which I labor.

I think that most of you will agree with me that the jury system as worked out in negligence cases, especially those in which a railroad

is the defendant, is not satisfactory owing to the prejudice the average jurymen feels toward a corporation and, in the absence of prejudice, a sympathy for the plaintiff. Lacking either animus a jury fails in its duty by giving the plaintiff something anyway, unless the case is too "raw," because it feels that he needs the money and that the railroad doesn't.

Now, the average jurymen has no conception of the extent to which the negligence business has grown. He knows in a hazy sort of way that railroad and insurance companies have to pay a good many fraudulent claims, but feels that the particular case upon which he happens to be sitting is not one of these because the plaintiff looks honest and his expert medical witnesses say that he is hurt and they act as if they know what they are talking about. His lawyer seems like a good fellow and not a crab like the defendant's lawyer who is constantly jumping up and objecting and making a general nuisance of himself. The juror sizes up the medical witnesses for the defendant and negatives their testimony by what he considers a wise deduction on his part that they are well paid for their testimony and, after the plaintiff's attorney has shouted at the jury awhile in closing the juror makes up his mind that while the case is not particularly clear to him and while he thinks there may be something in the defendant's contentions, it is the plaintiff's only day in court and he (the juror) is not going to stand out and have his conscience trouble him. The consequence is a verdict for the plaintiff, returned after a long hard fight, perhaps, and totally inconsistent with the facts adduced in testimony.

Now, it seems to me that this juror's sense of fairness would get to working if he knew that this attitude on his part (it being common to the great majority of jurors) was costing the railroad company thousands of dollars a year; that because of his apathy the number of damage suits is growing by leaps and bounds; that crooked attorneys and physicians are taking advantage of an attitude on the part of jurors, which is known and appreciated by both plaintiff and defendant and that defendant corporations are being mulcted right along because they have to figure on this state of affairs and settle a great many cases rather than have a jury take them; that in the majority of cases the plaintiff is not honest or he would not be in court, as claim departments are for the purpose of adjudicating all honest claims; that the interest of the plaintiff's attorney in the case is not, as he would have the juror believe, an unselfish one and that he and the medical witnesses are both interested in the case for their percentage of the verdict.

I have enumerated but a few of the things every jurymen ought to understand before he is given an opportunity to juggle with a defendant's money.

Consider now the tendency of our courts to allow the submission of cases to juries on trumped up questions of fact only remotely pertinent to the real issue. This attitude is costing my road a great deal of money. I make no criticism of the bench as individuals but feel that the rapid growth of negligence work is inculcating in our judges a belief that railroads are not attempting to make adequate adjustment for the damage caused by them but are relying on the judges to help them out and keep cases away from juries on questions of law. In other words I firmly believe that a great many judges feel that railroads are trying to make of them a bulwark against the demands of claimants and in consequence the tendency on their part is to lean too far the other way. Nor are they to be blamed in this regard. Their understanding of the situation is, by virtue of their aloofness, limited. Here is a case in point!

The claim agent of a large railroad company located in the Middle West told me the other day of a case in which the Supreme Court of his State had affirmed a verdict of \$3,000 in favor of a plaintiff, an action which was incomprehensible to the chief counsel for the road. The latter took it upon himself to inquire of the Chief Justice of that Court, a personal friend of his, the reason for his action. He was told that it had been evident to the Court for some time that this railroad was contesting too many of its cases and that the courts were becoming congested with actions of this sort and that the Court thought an example should be made in this case. The chief counsel thereupon prepared a statement showing that less than one-half of one per cent of the claims made against his road ever reached suit and that very few of these ever reached trial. The submission of this statement to the Chief Justice provoked the utmost astonishment and it is safe to say that, the occasion being ripe, his mind was disabused of other ideas entertained as to the conduct of this particular claim department. Here is an example of bias to be explained on no other ground than that of ignorance. These judges, however, had no means of knowing about the operation of this claim department, this information never having been given out.

Lastly consider the public at large. We all know the force of public opinion and how little attention the railroads have given to it, preferring to allow it to be moulded by interests inimical to them. Generally this is a subject in itself but I feel that the public, if they realized the extent to which railroads are being gouged by accident fakers and malingerers, would, by the force of their disapprobation, put a stop to much of the robbery now practiced.

I submit, therefore, for your careful consideration, the question of advisability of sending to the judges of our trial and appellate courts a frank and full statement of what it costs us to maintain our departments and settle our claims. The method to be followed would

depend upon the type of man whom it was desired to approach. Let them know what we have to contend with and how little of our work comes to their attention in the ordinary course. Disabuse their minds of the idea that we seek to take advantage of an unsuspecting public but instead are being taken advantage of constantly by a public highly educated in the art of the malingerer, ably aided by a constantly growing crop of impecunious, crooked lawyers and doctors.

I suggest keeping track of jurors and informing each juror of the recovery of the plaintiff whom he supposed to be permanently injured and to whom he has consented to turn over a considerable number of the company's hard earned nickels. See that he is informed of the methods of negligence sharks, the close relations existing between the lawyer and doctor of the plaintiff and other facts which will show him the true state of affairs. The next time he sits on a case he will be less apt to believe everything claimed by the plaintiff and much of his prejudice will have been removed, all this making for a square deal.

Judges and jurors can be handled locally through personal interviews or correspondence. It seems to me that the public should be handled differently. It might be possible to interest local papers and have them comment editorially but this would mean that the topic would be at the mercy of editors themselves holding a prejudice. I am of the opinion that the interest of the people could best be aroused after a careful study of conditions by something in the nature of a country-wide campaign engineered by one of our many able investigators of public questions. It could be made evident that this is just as much a problem for the small property owner as for the large corporation, as the propensity to claim damages is rapidly becoming a mania and is not confined to any particular class. The public has acquired the habit of winking at theft of this kind much as they would at youthful apple stealing, the apples being the property of a neighbor. If they realized the grossness of this habit they would cease to give it their implied support. Without the acquiescence of the public I don't believe that malingerers would be so prone to sue railroads or individuals for fancied injuries and if we can rid ourselves of the necessity of meeting this class of claims it will be an easy matter to adjudicate legitimate claims.

I believe further that a great deal might be done through publicity to stay the efforts of legislatures throughout the country to foist upon all employers of labor the outrageous compensation laws now in effect in some states.

A great deal might be said to amplify what I have said here. I have only scratched the surface and have not, owing to press of business, given the subject the attention I should have given it. I leave it in your hands for criticism or suggestion.

C. E. REDFERN:—My motive in bringing this subject up at this time is wholly a selfish one. I have said to you that this paper deals with a theory of mine. I do not wish to go on record as advocating the procedure outlined in my paper unless I can get your active support. If you feel that there is merit in my suggestions I am going to urge their adoption upon my people in Rhode Island. I feel, however, that the action proposed is too revolutionary to admit of its adoption if sponsored only by myself.

PRESIDENT WEH:—We will next have a written discussion on this subject by Mr. J. J. Reynolds.

WRITTEN DISCUSSION

BY JOHN J. REYNOLDS, *Claim Attorney*,
Boston Elevated Railway Company, Boston, Mass.

Mr. President and Gentlemen: Mr. Redfern stated to you that his paper did not look quite so good to him when he saw it in cold print. I feel that I am in the same situation. When your President, Mr. Weh, invited me to write a discussion on this subject he stated that Mr. Redfern had made a special study of the subject and was, therefore, peculiarly qualified to treat it very ably and that I would receive a copy of his paper in ample season to prepare my discussion. His paper satisfies us as to his ability, but I did not, however, receive a copy of it, and had I not by a mere accident, through the courtesy of a member of the Committee on Subjects of the last Convention, been permitted to read Mr. Redfern's letter to that Committee, in which he suggested this publicity subject as a topic for discussion in this Convention, I would not have had the slightest idea what his paper would cover.

The letter referred to, however, did give me what I supposed would be a text. I find, however, I am some wide of the mark, so to speak. The paper which I have prepared will not surprise you, therefore, in not touching some of the ideas that Mr. Redfern has advanced. It was, however, the only thing I could prepare under the circumstances. Inasmuch as President Weh wanted my paper not later than the 30th of August, if that was the date, I did the best for you I could without a copy of Mr. Redfern's paper.

I think, perhaps, at the outset it would be well to call especial attention to the subject, the title of this paper. The title is "The Value of Publicity in Claim Departments." Not whether we would advocate publicity, that is not the question at all, that may be a matter of policy to be determined by your company irrespective entirely of your per-

sonal judgment, so please, therefore, get the title in mind, "Is Publicity Beneficial to Claim Department Work? If So, to What Extent."

At the outset, I will take up the concluding paragraph of Mr. Redfern's letter above adverted to, in which he assigns as one reason why claim departments would be helped by publicity is "that the trend of thought nowadays, that the Claim Agent or the Adjuster is a crooked scoundrel who seeks to take advantage of widows and orphans, should be corrected by such publicity." Mr. Redfern admits that the reverse of this trend of thought is true and agrees that we know it and thinks "that the public can be made to realize this." I hold no brief for Claim Agents or Adjusters, yet I cannot believe that there is any such "trend of thought" in the community; moreover, I say that no ground for such thought exists. Therefore, I submit that no campaign of publicity is necessary in behalf of claim agents or adjusters. It has been my privilege to meet during the course of many years in accident work very many claim agents and adjusters and to know the true feeling of different communities with regard to them. A composite picture of the real claim agent or adjuster would show that one of the principal features of his character is discretion, which, by the way, is one of the most indispensable qualities of a good negotiator; neither his intellectual power nor his acquisitions, in any degree striking; temper serious, but cheerful; no depth of dissimulation though enough to suppress his feelings when it is for his interest to conceal them; never a bore in manners and always affable in his demeanor; tactful in everything (because he realizes that tact carries the point even against talent, ten to one); has no look of wondrous wisdom and no air of profundity; has energy, attention, activity, and perseverance; and finally, and as important as all his other qualities, sympathy and charitableness. Men possessing such composite traits cannot be regarded as crooked scoundrels by any "trend of thought" worthy of consideration.

I do not understand that there is any substantial opinion that claim departments have been benefited by publicity of accidents and the sensational illustration of fake, fraudulent, or exaggerated claims, upon which money has been paid or awarded. To my mind, this benefit is an iridescent dream. Claim agents should not allow themselves to be borne away, far beyond the bounds of reason, by a sudden passion to see their fake cases dramatised in story. Moreover, such publicity as will be seen gives specific suggestions with examples of their application and hence serves as a guide to aid the fakir to improve on existing methods and in lessening the danger of discovery. While I believe that people, generally, are primarily honest, it must be conceded that many of them are very susceptible to suggestion. There is no instruction in such stories that is helpful to claim departments. They are a sort of food for idle curiosity that is readily chewed and digested by the public, the minds of some being turned to

mischief by such accounts. To many such, the spirit of imitation is contagious. They afford no ground for popular reasoning or instruction. Claim Agents should think that way of mentioning them the best which impresses them least on the public attention, and which hurries them on the most swiftly to be forgotten.

Mr. Redfern's letter, heretofore referred to, called attention to the potency of newspaper and magazine campaigns of publicity. Therefore, let us imagine, if you will, two trolley cars colliding in a busy thoroughfare. As the first sequence to the collision come the police and the hospital calls—upon the heels of the patrol wagons and ambulances the reporters for the daily papers arrive. Ambulance chasers are early on the scene. They endeavor to cultivate the friendship of the police, the reporters and the ambulance attendants to the best advantage at such times. For "ways that are dark," etc., "the heathen Chinee" of song and story "has nothing on" the modern ambulance chaser. Almost within the hour, the hustling city editor has an "extra" in the hands of the newsboys, who are lustily giving publicity to the accident. Admitting the potency of the newspapers, do you find anything in such publicity that is apt to benefit the claim department of the company involved? I venture to say that you do not. Can it be sincerely doubted that such publicity is the handmaid of the ambulance chaser, who today, it is to be borne in mind, operates with a speedy automobile, is generally accompanied by a tort doctor and is, therefore, often able to cover accidents as quickly as the claim agent and his adjuster? That efficiency in claim department work is made more difficult by publicity is unquestionable. It is impossible to estimate in dollars its yearly cost, or to calculate the continuous loss which it involves. If through publicity of accidents and the claims made thereon the public is made familiar with the practices that have been successfully employed to procure money from the company, it is thereby given a good introductory knowledge of the way to invent new and more successful methods. It is believed that publicity of accidents and of the attempts to profit thereby, tends to stimulate intellectual activity in others possessing greater power of simulation to see an opportunity of successfully "working the game," with less danger of detection. Nor is it alone the intellectual that is thus affected. Such repetition is the inevitable result of publicity of accidents. It may, therefore, well be doubted whether such publicity, beyond imparting to the public the underlying principles that have actuated those people who have tried the fake claim game, you have really accomplished the object sought. I am afraid that some of us have gradually accustomed ourselves to ignore this fact, therefore seem surprised that a voice should be raised in protest against such publicity. Publicity of serious accidents in Massachusetts is regulated by law, as follows:

MASSACHUSETTS RAILWAY LAWS, SEC. 62.

Every street railway corporation, shall give immediate notice of an accident which results in a loss of life, to the medical examiner of the county who resides nearest to the place of the accident and shall also, within twenty-four hours, give notice to the board of railroad commissioners of any such accident or of any accident of the description of accidents of which said board may require notice to be given. For each omission to give such notice, the corporation or company shall forfeit not more than one hundred dollars. Under the authority of this law the Board requires that reports be made of all accidents resulting in serious personal injury, as well as in loss of life, whether of passengers, employes or others, and of all accidents which do not result in personal injury, but which cause serious detention of electric cars. Each report should include a brief statement of the character of the accident and the nature of the injury.

Most, if not all, states have similar laws, therefore, the public is informed, sufficiently, it is believed of all important accidents. Such publicity we must gracefully accept.

Member companies doing an interstate business are also subject to the publicity of the Federal Accident Reports Act, so called, approved May 6, 1910, which provides that:

"The general manager, superintendent, or other proper officer of every common carrier engaged in interstate or foreign commerce by railroad, shall make to the Interstate Commerce Commission, at its office in Washington, D. C., a monthly report, under oath of all collisions, derailments, or other accidents resulting in injury to persons, equipment, or roadbed arising from the operation of such railroad under such rules and regulations as may be prescribed by the said Commission, which report shall state the nature and causes thereof and the circumstances connected therewith." Section Two of said act states that "any common carrier failing to make such report within thirty days after the end of any month shall be deemed guilty of a misdemeanor, and upon conviction by a court of competent jurisdiction shall be punished by a fine of not more than one hundred dollars for each and every offense and for every day during which it shall fail to make such report after the time specified." Section Four of this act encourages the fullest publicity by providing that neither said report nor any report of said investigation nor any part thereof shall be admitted as evidence or used for any purpose in any suit or action for damages growing out of any matter mentioned in said report or investigation.

It has been said that the newspapers are the teachers of the people. Therefore, we will further consider them in connection with accident publicity. Some idea of the extent of such publicity may be gathered from the circulation of newspapers. Large metropolitan papers print from 100,000 to 900,000 copies each day. Each paper contains, exclusive of advertising, from 60,000 to 80,000 words, or as many as does the average novel. It may also interest you to know while we are

referring to circulation, that six monthly magazines have a circulation of two and three-quarters million copies each month and that five weekly magazines have a weekly circulation of more than seven and one-half million copies. This is original circulation, which is, of course, greatly multiplied by the passage of the paper or magazine from person to person in the home, library, club or elsewhere where readers may peruse them. Of magazines, more will be said, later. The news columns of the newspapers shape the ideas of many of its readers. The most serious consequences are involved if the newspaper serves to distort the moral vision of the community, by suggestively throwing into unwarrantable prominence spectacular happenings of little worth, or of harmful nature, and by thrusting into obscurity the real facts. If its contents are selected for the measure of excitement afforded, rather than for accuracy and worth of information, the stimulus applied by such paper will sway the emotions, and therefore the passions, of its readers rather than their logical faculties. As the grosser forms of crime are propagated by the publicity given to the exploits of criminals so, also, are its more delicate forms multiplied by the exploits of those who practice them. In like manner, publicity of accidents begets claims for accidents that happen. Keeping these facts in mind, it is not at all surprising that the publication of an accident, with all the sensational features "played up," should send a chill along the spinal cord of the claim agent, who, of all others on the road, knows what it means to the claim department to have such a story published. A man suffers some slight accident, not bad enough to necessitate a trip to a hospital, but is of sufficient moment to warrant brief mention in the newspapers. Such person finds that the mishap, which was considered trifling, has stirred up a very considerable excitement among hundreds of persons in the neighborhood of its occurrence, and the sufferer becomes a much sought after personage. How general will be the interest in any accident, activity, idea or event is determined by what the average person likes to hear, read, or see. The unusual, the extraordinary, the curious, wherever found, attracts attention and is interesting because it is a departure from the normal order of life. Humdrum routine whets the appetite for every break in the monotony of regularity. Accidents, because they break in upon the usual course of events, are regarded by the newspapers as matters of news. The thousands of trains that reach their destination safely are as nothing compared to one that jumps the track. In almost every event the good newspaper man can find something that is out of the ordinary, and by giving due emphasis to this unusual phase can give interest to what might otherwise seem commonplace. What that something will be is determined by the reporter's or the editor's appreciation of what will appeal to the average reader as the most marked departure from

the customary and the expected. If a trolley car jumps the track and upsets a baby carriage, throwing out the baby, and if the baby alights unharmed on a pillow that was tossed out of the carriage by the collision, such peculiar circumstances the reporter knows will appeal to most readers as the interesting feature of the accident. The character and extent of the departure from the usual, considered from the point of view of most of the readers, measure the news value of any phase of an event that is out of the ordinary. The "human interest" which newspaper and magazine editors demand, involves emphasis on the personal element in the affairs of life. The characters that appear in news stories, fiction, or special articles must be made to appeal to the readers as real flesh and blood men and women. The human side of events is what the average reader wants. So vitally do we feel ourselves concerned with the fate of our fellow men even when we do not know them personally is why accounts of human life lost or endangered are read with great eagerness. "Many lives lost," is the cry that the newsboy knows will sell the most papers. From the point of view of the newspaper the greater number of lives involved in the event, the better is the news, and the story is therefore "featured" to play the human interest side and by using large head lines attract the public. A newspaper that aims to have large street sales will naturally take advantage of the advertising element in the headlines, by making them as attractive as possible. In fact, the efforts of some newspapers of this class to make the most powerful appeal possible have led to extreme forms of head lines with great black type and with varicolored effects, well calculated to catch the eye as the paper is displayed on the news stand or in the hands of the newsboy. As in advertising in general there is always a temptation to make alluring statements at the expense of truth, so in head line advertisement there is a tendency to exaggerate and magnify in order to catch the unwary reader. Indeed the size and character of the head line given a story produce quite as great an impression on the reader as the story itself.

The following stories of accidents which were set forth with large type head lines and with the "features played up" illustrate the point I wish to make, your particular attention being directed to the story of the Woburn derailment as it appeared in two different newspapers.

TROLLEY CRASH VICTIMS.

THE KILLED.

Muckley, Mrs. Theresa, 47 years, cook, 1916 Flushing avenue.

Flesner, Jacob, 26 years, machinist, 2717 Hawthorne street.

Black, Marie, 15 years, cash girl, 616 Parkway.

THE INJURED.

Claxton, Mary, 10 years, 1414 Cedar street, broken nose, scalp wounds. St. Mary's Hospital.

Schumacker, Mrs. Ida, 42 years, 191 Twelfth avenue, right arm broken, internal injuries. St. Mary's Hospital.

Perkins, Charles, 31 years, 157 Washington street, dislocated hip. Roosevelt Hospital.

Three passengers were killed, three seriously injured and a dozen more badly shaken up when a southbound trolley car crashed into one ahead that had stopped at Fifty-second avenue and Howard place, last night.

SIX PASSENGERS SERIOUSLY INJURED.

When a Third avenue elevated train reached the 166th street station late yesterday afternoon the guards announced that the next stop would be 177th street, the intervening stations being skipped. At once there was a rush for the platform, which was already full of people, and by the time the train was ready to go on, men and women were jammed tight against the cars. The guard was warned not to start the train, but he pulled the bell and the moving cars rolled the front row of those on the platform along with it. Six panes of glass were broken and fully a dozen persons cut and bruised. Six men who had been injured went to the Morrisania station and made complaint. (Then follows the full name and address of each, which are omitted by me in this paper.)

SEVEN HURT IN EAST BOSTON TUBE.

TWO HUNDRED PASSENGERS PANIC STRICKEN AS TWO BIG SEMI-CONVERTIBLE CARS COME TOGETHER AT ATLANTIC AVENUE STATION: INJURED TAKEN TO HOSPITAL.

With a crash that re-echoed through the length of the East Boston tunnel a big semi-convertible car coming into town plunged into another car of the same type which was unloading passengers at the Atlantic Avenue station of the tunnel at 7:34 this morning. About 100 passengers were in each car when the crash came.

Seven people, one of them a woman, were treated in the Relief Hospital for injuries received in the smash. The noise of the impact, blinding flashes of electricity and general confusion created a panic among the passengers. Several women went into hysterics.

The injured are:

Helen Mankofin, 226 Paris street, Chelsea; injuries to left foot.

George Chamberlain, 788 Broadway, Chelsea; cuts on chin.

James F. Burke, 921 Broadway, Chelsea; cuts on nose.

Edward F. Leamman, 18 Highland street, Chelsea; cuts on face.

Joseph Chello, 11 George street, Revere; injuries to hand.

Patrick Enpino, 11 George street, Revere; cuts on hand.

Myer Wolpe, 35 Poplar street, Revere; injuries to hand and fingers.

Elevated officials say that the motorman of the second car, Hedigan, misjudged the distance between his car and the one standing still. The front window of his car was blurred by snow and this, they figure, was in the main responsible for his misjudgment.

People were leaving the front car when the second car came along and bumped into it. In an instant the station was in an uproar.

Nearly every one in the two cars were jolted from their seats or sent sprawling in the aisles. Others who were leaving the standing car were pitched head first on the cement platform.

Amid the confusion with women shrieking, electricity flashing from the trolley wire and crash of glass, excitement ran high. Men and women fought to get out of the cars.

So terrific was the jolt which both cars received that 31 panes of glass were shattered, 17 in front car and 14 in the rear. The flying glass showered the passengers and cut several.

Traffic in the tunnel was held up for an hour, thereby delaying thousands of commuters bound in town. The front car was in charge of Motorman Ames and Conductor McDonald. Motorman Hedigan and Conductor Gordon had charge of the rear car.

MANY HURT IN CAR CRASH AT WOBURN.

NINETY PASSENGERS HURLED IN A HEAP.

Woburn, March 18.—With air brakes inoperative, a heavy car of the Bay State Railway Company, which left Woburn square at 10:45 last evening, shot down the sharp decline of Bow street, and when it reached the curve turning into Salem street, left the wet rails and tore across the highway. Its progress was finally checked by impact against the edge of the sidewalk 40 feet away. The car was crowded, having nearly 90 passengers, most of whom were journeying homeward after the St. Charles C. T. A. S. minstrel show here.

Every person in the car was thrown as far as the crowded condition of the car would permit. Heads were forced through side windows, and passengers, the conductor and motorman, were hurled through vestibule doors as the car lurched against the curbing and partly overturned.

There was the wildest confusion, women fainted, and one and all found themselves in an almost inextricable tangle. The sound of the car, grinding over the road bed, the crash of glass, and splintering

doors and the shrieks of the passengers brought all the residents of that section to the scene without delay, and several houses were quickly transformed into relief hospitals.

THOSE WORST INJURED.

Maynard C. Marshall, 31, son of J. F. Marshall of Wakefield, was the greatest sufferer. He and a friend, Maurice F. Walsh of the *Wakefield Daily Item* office, were in the front vestibule. They and the motorman, Felix Le Clair, were hurled through the front vestibule door. Marshall sustained cuts on the face, his nose was broken and his tongue nearly severed. He was sent to the Choate Hospital in this city. He is resting comfortably this morning.

Maurice T. Walsh was cut on the head, the hand and side. He was able to go home by electric. The motorman was thrown through the air, across the sidewalk and over the fence. He complained of a severe pain in his back, but stayed manfully by his car.

Melvin Coyne of Montvale was in the rear vestibule with the conductor, Daniel McGinnis and others. All were thrown out and Coyne's shoulder was dislocated.

Mrs. Henry Neergard of Montvale road, Montvale, was rendered unconscious by the shock. She was taken to the hospital where she was a victim of hysteria. She is comfortable today, but still very weak.

Her mother-in-law, Mrs. Marinus Neergard, was also badly shaken but able to go to her home. Others who were treated for shock were Misses Lilian Hooper, Annie Bryan, Nellie Quinn and Josephine McAleer. The latter's sister, Miss Rose McAleer of Walnut Hill, was sent home in an automobile, as it is thought she sustained a fracture of the ribs.

ALDERMAN SAVED BY HOLD ON STRAP.

Alderman and Mrs. Charles G. Hill of Montvale were not seriously hurt, although badly shaken, especially Mrs. Hill. Alderman Hill was hanging to a strap when the accident happened. He was swung around with sufficient force to push a young woman's head through a side window. Fortunately, her stiff hat brim saved her from being cut by the broken glass.

The wrecked car was replaced on the rails by a repair crew in about two hours. Superintendent Donovan of the North Woburn division was quickly at the scene of the accident and worked vigorously to aid the unfortunate passengers.

The motorman admitted last night that he was aware the brakes were not holding as he began the descent of Bow street. He reversed the current and did all that he could to check the car's progress, but its momentum was too great, and when it struck the curve it simply bounded off the rails.

Another account of the Woburn derailment with the large headlines referred to is as follows:

CAR JUMPS TRACK: 10 ARE HURT.

NINETY PASSENGERS SHAKEN UP IN WOBURN DERAILMENT.

Two persons were seriously injured, eight others were hurt and about 90 were shaken up when an electric car jumped the track at the foot of the Bow street hill, Woburn, shortly before midnight last night. The motorman and conductor and several others who were standing on the platform were thrown through the vestibules and injured. The passengers inside the car were jammed so closely together that most of them escaped with slight bruises. Those injured inside the car were standing near the door and were thrown onto the platforms.

TWO BADLY HURT.

Mrs. Henry Neergard, 25, of East Woburn, is unconscious at the Woburn Hospital with possible internal injuries and M. C. Marshall, 31, of Wakefield, who was thrown from the front vestibule is at the hospital with his tongue nearly severed, a broken nose and a lacerated lip. Marshal was standing on the front platform and was thrown through a door, landing on his head.

The car had just come down the steep hill and started to turn the curve into Salem street when the wheels left the track. The car speeded across the street, a distance of 40 feet and plunged into an embankment. The front of it was imbedded in the dirt, but the electric did not upset.

The car was on its way from Woburn to Reading and was crowded with people who had attended the entertainment of the C. T. A. S. The fact that it was crowded prevented many from being seriously injured, because the congestion inside prevented them from being thrown a great distance.

The conductor, Daniel McInnis of Melrose, was plunged through the door of the rear vestibule and the motorman, Felix La Clair of Chelsea, was thrown through the front vestibule and landed against a fence. His back was injured.

Mrs. Marcus Neergard, 53, of East Woburn, was bruised about the head and body; Miss Rose McAleer, 20, of Woburn had her side injured; Miss Josephine McAleer was bruised and Maurice Walsh, 21, of Wakefield was thrown from the front of the trolley and injured his head and side.

Miss Lilian Hooper and Miss Annie Barrow were shaken up.

The following newspaper account of a collision of cars in Providence shows that the feature principle was kept well in the fore-

ground in describing the collision and I venture to say that the publicity given the accident was of no assistance to the Claim Department of the Providence road.

22 INJURED IN TROLLEY CAR CRASH.

MET IN HEAD-ON COLLISION NEAR REHOBOTH VILLAGE.

Providence, June 19.—Twenty-two persons were injured, several of them seriously, when a Providence and Brockton street freight car and a Providence and Taunton passenger car came together in a head-on collision in the woods a quarter of a mile west of Rehoboth village tonight.

The big freight car tore one-quarter way through the wooden box passenger car. Both cars were going at a fast clip, and there was no chance for the motorman on either to slow down before the crash came.

THINK CAR OVERRAN SWITCH.

Though officials of the company were unwilling to make any statement tonight, it is believed that the freight car overran a switch.

William Greene of Taunton, motorman on the Providence-bound car, was among the seriously hurt. When the freight car came booming around the curve almost upon him Green dived out one side of the vestibule, while Charles Sutton of East Providence, a passenger, who was standing on the front platform, went out the other side.

Greene hit a trolley pole alongside the track and had four ribs broken. Sutton landed head first in a sand bank and was not seriously hurt.

The passengers inside the box car had no warning of the approach of the freight car until the crash. The more seriously injured were seated at the front of the car, but all were thrown over and under seats or against windows.

The more seriously injured were:

Hazel Williams, 6, Berlin, N. J., probable skull fracture, fractured collar bone.

Peter F. Kelley, Providence, right leg fractured.

Walter Webb, Brockton, messenger on the freight car, head and face bruised and cut.

James Pendergast, Brockton, right hand crushed.

Ernest R. Williams, Berlin, N. J., deep cut over right eye and other wounds.

As soon as the cars crashed the less seriously injured ran to Rehoboth village and doctors were summoned from East Providence and Taunton.

These stories illustrate the newspaper method of "playing up" or "featuring" the accident. Whether the story is considered worth following up, or is worth rewriting, will be determined by the editor and in the rewriting you can depend on it that advantage will be taken of any neglected opportunity to play up the original story for the benefit of those who did not read it in the first issue. If this is done, the claim department is handicapped just so much more. The condition of a victim of an accident, for example, may be enlarged upon and many other things said that will give it almost the appearance of another accident.

If the newspapers request information of accidents they should be referred to the Operating Department and only in the most serious accidents, where passengers or others are injured and removed to public institutions or hospitals, should the newspapers be given the names and addresses of the injured. From the viewpoint of the claim department the reason for this is self evident. It has been suggested that unless the reporter is given all the facts by the railway company and is "given free access to the accident reports, he would be pretty sure from the investigation he would make, to have it impressed on his mind that the fault was entirely the company's." If this is true it is to be regretted. At the same time, it should not swerve the claim agent from a course which experience teaches him is the proper one to follow for the best results to the claim department. Moreover, it is insisted on that such a course is not at all inconsistent with the propagation of that cooperative relation between the railway companies and the public which is both necessary and desirable.

With regard to magazine publicity, I believe that there is no doubt but that such publicity has brought about the final downfall of many public evils, nor that the magazines of today are one of the greatest powers for good in the country. Admitting all this, we must, at the same time, not forget that the claim department is an organization which stands upon the defensive against raids upon the railways' treasury, and, therefore, anything in the way of publicity that may impair or weaken that defense should be discouraged. This does not mean that a policy of frankness with the public is not a wise one, if not, indeed, a necessary one. We should, however, always be careful to keep in mind the distinction between publicity in cases of serious accidents and publicity of the methods of the accident fakir who creates his opportunity, and the methods of the claim department in circumventing him. In magazine articles describing the accident fakir and his methods the public has been told that "The profession or trade of falling off trolley cars for a living—is merely one branch of a far wider business—a specialty in fact. The business of hurting yourself and then suing somebody for damages, like all other professions in this era of specialization, has been specialized and refined.

True, there are many professionals who are what might be called general practitioners, just as the family doctor still survives in large numbers in spite of the nerve specialist, the brain specialist and the stomach specialist. There are many to whose net all is fish—the fall off the trolley car, the tumble on the stairs, the quick drop under the moving delivery wagon, and all the rest. In some cases whole families are engaged in this general practice, and in such cases the family income is quite large. Nevertheless, the specialist is the real thing in this business as in others. The man who can fall out of an elevator every few months, the woman who can bang herself against a bolt of cloth in a department store at frequent intervals not only conserves his or her intellect by not having to think up different methods all the time, but grows so expert by concentration that the profit is surer and the risk almost eliminated.” How much do you think it has helped claim departments to have the public told that the profit is sure and the risk almost eliminated from such fraudulent claims?

Then follows a word picture of various specialties in the accident business which includes “throwing a fit in front of a street car so that the fender would hit him; suing a landlord, claiming that part of the ceiling in a house fell and hurt the claimant on the head; being pushed against a seat in a street car; being thrown to the floor of a street car by a sudden start; suing the gas company for illness due to a leaking meter; falling over some boards in a railroad depot; for injuries in a collision of cars; for falling over a mat in a railroad station; for bumping against a bolt of cloth; getting out of an elevator when the car was not quite level with the landing and tripping over the casing; getting in a car and quietly unscrewing an incandescent light so that when the car starts or gives a jerk and globe falls and the claimant with a cry of pain claps his hand to his eye, there being in his hand a compound which has the effect of inflaming his eye and making it water; the ingenious specialty of turning out the light in a tenement hall at night and falling on the stairs; the case where the fakirs succeed in getting one of their members to hire out as a conductor or motorman and at a time when the other members are on the car, have a collision of cars so that all may make claim; or have the bogus conductor start the car and throw one of the gang, the others giving their names as witnesses; the banana skin or apple core case, on account of which one claimant ‘received anywhere from \$150 to \$1000 for a single fall’ or ‘\$5000 for sixteen prearranged falls’—defective sidewalk and manhole cover cases and the like on the property of responsible taxpayers.” These “specialties” might be continued almost indefinitely, but I submit that the publicity given the items quoted have made many people think about accidents with a view to profiting from them financially. All this has not benefited claim departments.

The following also taken verbatim from a magazine story is very interesting reading and illustrates the manner in which certain claim department methods were given publicity. "When we think a case looks 'phony,' about the first thing we do is to find out if the claimant has a trade. If we can, we put him at it. My brothers have had their carpets laid, their houses redecorated, their household goods moved so many times in the past three years that they say that they never know what they are going to do next." The imprudence of such a statement is, indeed, amazing! The same article, referring to another case, states "The detectives followed the policy of getting a man busy at his trade and in this case the man worked for a house moving concern. It was so arranged to move a stock of household furniture from one house to another in a way that was not likely to connect itself in his mind with his suit against the traction company. One of the road's detectives, cleverly trained to take photographs with the least possible ado, was present at the time. He was able to make two pictures of a house mover with the paralyzed back, one handling a carpet roll, the other bringing a heavy chair from the house to his employer's moving van."

Another case is described in the same article and with great detail is told the methods by which the claim department detectives procured photographs of the plaintiff who was a farmer at work during the haying season. While it may be freely admitted that the evidence procured was of paramount importance to the claim departments in the defence of the claims and perfectly proper to use either in the claim department or as evidence in court, I submit that such publicity is wholly ineffectual in assisting us to prevent dishonest persons from presenting fraudulent claims and is not beneficial to claim department efficiency. Moreover, it equips such persons beforehand with a pretty accurate knowledge of what they can do to defeat your most carefully laid plans to trap them.

It may be admitted that the story of Edward Pape is interesting as well as sensational. He was the man with the broken neck, who operated in New York, Philadelphia and elsewhere, and who at night when the hospital authorities were less alert than in the day time, would haul the weights off his leg and put them under the bed blankets with him. How many persons did this suggestion stimulate to think of a way to beat the railway companies? And, so is the story of Inga Hanson interesting and sensational. The story of her suit against the Chicago City Railways Company is "played up" with strict adherence to its sensational phases and the public is told how "she impersonated deafness, dumbness, blindness and paralysis"; how she was "wheeled daily into court in a chair, apparently nothing more than a living, inert mass of shapeless humanity, exquisitely trained to enact her role of deception."

Another magazine article tells the public that a New York Insurance company has just refused to pay damages to a man for the malady known as synovitis, because he was found to have produced the effect of the disease by sand papering his knee and applying a fly blister thereto. How many imitators did this tip create?

Also, that the "*rich pickings*" from the damage suit business is attracting a horde of lawyers to the damage centres. It is to be noted that this is the language of the article, and not mine. "*Rich pickings*," indeed, would not be the stockholders share if full advantage were taken of this "tip" to get some "easy" money.

This article goes on to show that there are "many ways of doing corporations" and tells of the ambulance chasers, tort doctors and lawyers and how "the company detective, living in a room above, watched the fake claimant through a hole he bored in the ceiling."

Then follows a very interesting description of the "Habits of the Fakirs", and referring to a class of them the article states: "The third class concerns persons who claim to have been in accidents, accounts of which have appeared in the newspapers. As an ambulance chaser 'very naively informed me, in order to prove that you have not been in any accident, a railroad company must prove you to have been somewhere else,' a thing which, under the 'sure-to-be-adjusted' circumstances is hard to do. At the time of its tunnel accident the New York Central Railroad company suffered many suits which on the surface were fraudulent. One man in Montana claimed to have been in the smash-up, and his sworn-to statement agreed almost word for word with a certain newspaper account which was telegraphed far and wide, but which disagreed with the facts in several important particulars." Prospective claimants are thus warned of the necessity of getting first hand information before presenting a claim based on a newspaper account of the accident. Then under the head, "Accidents that did not occur," follows a description of the game played by the fakirs who make claims for accidents which have never taken place and the public learns that "*thousands of these claims are made upon the various companies every year.*" The public is further informed that—"Of course the company can offer no testimony in rebuttal except that of the motorman and conductor whose cars passed the spot at the time mentioned, so that the company must rely upon its detective force to prove conspiracy." In view of such publicity, is it any wonder that the no report claim is seen so frequently? And, again is described the woman passenger who, at a favorable opportunity, when the car starts or stops suddenly falls fainting to the floor; how sympathetic passengers revive her after much trouble and assist her home and "in this way she procures the necessary witnesses" to her accident. And still again, is the public instructed that—"Injury to the spine is the favorite plea of such fakirs, as it can be made to appear that paralysis has followed in natural sequence, and heavy

damages can then be asked for." And, that one's feet plunged and kept in a basin of ice water long enough was the simple home remedy, so to speak, that produced anaesthesia that defied all the regular tests for loss of sensation. Also, is described the abrasions on the back, made by the claimant's husband, who "produced the effect by scraping her back with a pocket knife blade." And that a "woman who claimed to be paralyzed as the result of a street car accident and whose social influence extended into the homes of the company officials, not only recovered a big verdict, but in a few weeks after it was rendered got up from her bed and gave a reception to the wives of those very officials, apparently in celebration of her "miraculous recovery." Thus the "better class" is invited to try the same thing.

Do you not, gentlemen, from your experience in claim work, believe that such publicity is postively harmful to claim departments?

It is also interesting to read how Frank Irwin—John Harte, alias John McIntire, his common law wife, Beatrice Graham, the negro janitor Marcus Fitzgerald, Daniel and William Powers operated in New Jersey and Philadelphia and put up bogus claims on the Street Railway Companies—how the various members of the "Rabbits Foot Social Club" which were bound together for the purpose of falling off street cars in turn, collected "easy money" from the same source, and "were allowed to pull off deal after deal" until Mr. Silcox treated them to a "painful round up and State Prison"; dramatic reading, indeed, is the story of Mr. Silcox's entrance into the club. The public learns for instance that "in each case the men would actually fall off a car, spectacularly, but not in a manner to be hurt very much." It is interesting also to read how Mary E. Tiernan, Agnes McKibbon, alias Mary Day, Annie Ralston, alias Mary Connolly, Alice McDermott and the McKibbon children put up claim after claim, twenty, at least, against the traction company. In detail is told how they fell in and upon street cars and generally "without receiving any injury," but in almost every case getting money in settlement. In the case of William J. Doran, the public is told how he "was struck by a swiftly moving trolley car and knocked twenty feet through the air and under the legs of a horse attached to a milk wagon. The impact of the man's body was so great that the horse fell down, but luckily not upon the man, whose body 'rolled between the wheels of the wagon,' how he was taken to the Hospital, apparently twisted all out of shape—the rest of the story being 'played up' with all the fixings and showing how two days after the accident on receiving \$100 from the claim agent, Doran got out of bed and left the hospital. Doran was an acrobat and contortionist and "knew exactly how to fall, he would walk deliberately in front of a swiftly moving trolley car and let it butt him out of its way." This he did periodically to accommodate his friends, who went to bed as the injured party until the call of the claim agent who paid over various sums in settlement. Admitting the

interesting and entertaining character of those various stories, it is submitted that they are not helpful to claim departments, nor do they help the average citizen to realize that his individual interests, represented by minimum fares and maximum service, is menaced every time the fakirs illgotten gains come out of the treasury of the public service company.

And so the human interest principle is kept well in the forefront by writers who have handled these stories for publication as a perusal of the following will show:

John Robinson, who worked the railroads and insurance companies at the same time — The Travelers' Insurance Company paying him \$2300 on his policy; the Employers' Liability Assurance Company of London paid him \$215 for alleged injury.

S. Henry Finkel, an attorney, who is said to have employed fifty boys and young men and to have collected upward of \$30,000 from casualty companies.

Mrs. Anna A. Strula, better known as "Banana Anna."

The Rev. D. D. Lewis, colored preacher, with a penchant for falling off trolley cars.

The Mercer Brothers who operated in Philadelphia and New York.

The notorious Selinger family of New York.

Elizabeth Williams of Brooklyn.

The Leonard, Toner, and West outfit who operated in Boston and elsewhere in New England and who used the name of John Thurman and William Ward.

G. W. McDonald alias Daniels who developed the incandescent light fake.

Martha Wiens, her husband, and Edward E. Riley alias Moran who worked the car employment and other schemes.

Frank Cohen alias Louis Goldman, Harry Brown, Abram Elter, John Gross, Frank Walker, etc., the New York jeweler who was foolish enough to cross over into New Jersey only to be put behind the bars by the Public Service Railway Company for trying to play the game on that company.

Many more cases might be cited were further illustration of non-benefit to claim departments from such publicity necessary. To deny such publicity, does not mean that these fakirs should not be punished. Quite the contrary. They should be punished to the limit. But in doing it, avoid all things that may offer suggestions to those inclined to make claims how they may beat your system. Good public relations are worth all the trouble it takes to develop them. The sort of publicity that will help the claim department is immediate attention to complaints; prompt betterment of service conditions when they can be bettered; men in car service who will try to please the public; who will answer inquiries as they should; who will be careful to stop cars when signals are given; who will not jostle people unnecessarily.

Publicity of the fact that those essentials are not observed is bound to be felt in the claim department. Have all employes realize that the company's rules are a statement to the public of what it may expect from the company through its men in the operating service.

If there is a present hostile tendency of the public to all public service corporations, as has been suggested, then the way to eliminate such hostility is not through publicity of your accidents and claims.

Teaching the public through the claim department that there is a railway side to the great and serious problems of the electric railway companies should be discouraged for reasons that are obvious to claim agents, who daily strive to save the hard earned nickels. To hope that through publicity in the claim department you can educate the public to appreciate the burdens imposed upon the companies, not only by popular demands for lower fares, when the inability of the five cent fare to meet the demands of the public is almost universally recognized by railway companies, the extension of free transfer privileges, the growing cost of labor, and by the urgent pressure upon railway managements for larger, faster and more luxurious cars and improved service in every way, notwithstanding the fact that it has been figured that barely two mills out of each nickel are left some companies after the cost of operation, fixed charges and interest are met is, it is believed too utopian to be seriously considered by you gentlemen.

Much may be done to supply the want of knowledge in the public mind that manifests itself in acts of hostility to the railways. This can be done by impressing upon the public the direct interest which it has in the success of these public service corporations. A large proportion of the revenues of such companies go to the public either in payment of wages and material, or taxes and public charges, and the benefits to the public in increased values of property resulting from the public service rendered far exceeds the benefits derived by the owners of the property from its operation. If the public could realize these essential truths, it would then see that it was for its interest to promote and encourage the successful operation of such public service companies.

It is no exaggeration to say that the claim department of the future will be benefited by publicity. This will be due, however, not to publicity of accidents and claims, but primarily to the sweeping changes which will have taken place in methods of education in vogue at the present time. I do not agree that the term, "Educating the Public" should be discarded because the public is familiar with it. On the contrary, that is the very reason why it should endure. It is really a condition precedent to cooperation, which has been suggested as a substitute. Bring the schools into closer relations with the railways should be our battle cry. That a comprehensive plan of educational publicity is considered necessary to set forth the problems confronting

the railways is seen in the parent Association's plan for establishing a publicity bureau. It is believed that a well-organized bureau should be maintained for the purpose of correcting authoritatively and widely all misstatements of fact as fast as they appear. The creation of a friendly public spirit for your company by such publicity as will educate the public to know and appreciate the operating burdens that are always present, is perfectly proper. Except in cases of flagrant fraud that are prosecuted in court and in consequence receive advertisement in that way, keep the claim department of the road out of your publicity schemes. Expense for publicity should be directed toward education of preventive methods.

The accident prevention campaign which is now being seriously conducted by many electric railway companies is undoubtedly reaching a large portion of the public with excellent results. In this country-wide effort to prevent accidents we are looking through the gateway of the largest and most fruitful field of benefit to claim departments and we should do every reasonable thing necessary to the end that no longer shall the educational leader hesitate to recognize the widespread demand for a curriculum which will better fit pupils to avoid accidents. I am fully persuaded that we have just begun to develop, in our preventive campaigns, the right kind of publicity. Care, however, is to be constantly exercised to keep suggestive matter in the background. Much may be accomplished by perfecting the education of school children in the effect of wrong doing, by making such education a branch of study for all pupils in all schools which are supported wholly or partly by public money and by providing for the consideration of this subject at teachers' meetings and elsewhere. This training should consist of more than an outline of the physiological and social effects of wrong conduct. Positive instruction and continuous training which will show the value and necessity of right modes of conduct is necessary. Through the children it will be possible to keep adults up to a higher degree of conduct. Citizens will thus be stimulated to grapple with this problem. Gradually, it may be realized that the mere physical presence of a person in an accident is no justification for a claim, whether they received injury, or not. Nothing but education will stop this promiscuous practice of making claims. As has been stated heretofore, large numbers of people are presumably honest in thought and in conduct. The experience of claim department representatives, however, tends to rebut this presumption, even to the point of asking whether there is any established and universally accepted code of correct public behavior when a claim against a railway company is being contemplated. Instead, there seems to prevail only vague notions concerning the correctness of many acts which lie between the extremes of acknowledged theft and undubitable honesty. Whether a man is honest or not depends, of course, upon the current definition of theft. Many honest men of twenty or thirty years ago, when

judged by the newer definitions and standards, are dishonest men today. It is not that the men themselves have changed, but rather that the moral code has become more discriminating. We all have pretty definite ideas about stealing—it is taking something for nothing. But this is not quite the whole story. In addition to the crude old-fashioned way of laying hands on some coveted article and making off with it, there is a newer and subtler way of stealing in which the transaction has all the surface marks of honesty, and may even deceive the thief himself. It is an exchange conducted in broad daylight, and quite above board, if one may so phrase it, which is yet, essentially, a veritable theft. For in this exchange one really gives something of value, but one gets vastly more—in a word, one gets something for nothing, and that from the point of view of a claim agent dealing with a fake or groundless claim, is theft. It can be readily seen that this new style theft has all the advantage, since it can be carried out in broad daylight, and generally involves neither legal nor social penalties.

It is not too utopian to expect that by constant and consistent education and by teaching the children, from the nursery up, the essentials of a rational morality, that in time people will outgrow this getting something for nothing spirit as exemplified in the making of claims, which are either wholly groundless or grossly exaggerated. As practical persons we must not expect too immediate changes, however. It may be argued that it is human nature to get something for nothing and to stop such practices one must do the generally believed, impossible thing, namely, change human nature. Admitting, for the purpose of argument, that it is human nature to want something for nothing and to want the lion's share, it is contrary to the fact to say that you cannot change human nature, for it is changing all around us, all the time, and never so fundamentally as at the present moment. The thing that does not change is the desire for personal individual welfare. This is highly fortunate, for such a desire is the cause of all progress. What we want to change is the ideal of welfare, to make it include all, and to make it consist in personal quality and distinction. Such an attempt is just now particularly timely. On all sides there are hardheaded, practical persons, who are beginning to question this doctrine of something for nothing and the lion's share. It is felt increasingly that an average share in a more orderly world would yield far more happiness than either the lion's share or something for nothing in a world of muddle. I cannot too deeply emphasize the vital and revolutionary truth that these are the real matters of educational importance to claim departments. Periodic revelations have disclosed acts in connection with claims neither new in kind nor, altogether, in degree—for the same practices, although often exposed, have existed for many years in all their variety. By education it is possible to discover and point out the correctives which in time may be expected naturally to assert them-

selves, as well as those which society itself obviously should provide and apply. In a word, it is only through *education that will make for a moral unit* that we can hope to correct such a reprehensible mode of conduct.

It can hardly be denied that among the class most commonly making claim against public service companies, as well as among some of those of the so-called "better class," when they present claims, the decay of probity has not only become epidemic, but is infectious as well. And nowhere does there seem to be prevalent a relentless determination to ostracize those whose acts are equivocal. In considering the efficacy of publicity as a benefit to claim departments it should be remembered that those from whom this benefit must flow are gathered from every clime, subjects of all forms of government, victims of infinitely various degrees of restraint, of injustice, of oppression, endlessly diverse as to ancestry, temperament and personal moral habit. By us, all are welcomed and told that they are free to work out, each in his own way for himself, his individual fortune. Is it then to be wondered at, that so many of this class apparently consider a claim against a public service company necessary to establish their status in their new field of endeavor? For generations, these, in their various environments, were denied enlightenment or participation in any but the lowest forms of intellectual activity, and often were habituated by injustice to employ the defence of deceit. Is it strange that their offspring, whose progenitors were so bred, should be morally shaken when temptation whetted by the publicity given accidents points the way to get money through the claim departments without thought of punishment by force—the only deterrent of which their antecedents left them in fear? Therefore, through the medium of education and not publicity, we should seek those benefits which will help the claim departments. Education that will formally drill our people in a science of honesty, so that they may be provided with a healthful gauge of conduct by which to govern their future activities, is the thing to work for so that, by every man, wrong may be known and felt to be wrong, whatever the cleverness of its technical disguise; that every form of chicanery or misdealing instantly may be recognized as immoral, however well it may be hid in a cleverly conceived maze of exculpatory reasoning.

I have dwelt thus long upon the topic of education because it is believed that it has never received in the meetings of the Claims Association the attention which it deserves. The foregoing may seem a severe indictment but it has been written dispassionately and with caution and is a conclusion based on long experience.

I feel that I should point out that no inexorable rule to be followed blindly under all circumstances is laid down. What I have sought to point out is the unwisdom of a pronounced tendency in the matter of claim department publicity. What may be justifiable in a given case may be unjustifiable or even pernicious as a general practice. Whatever

justification there may be for it in individual cases, it be believed that as a practice it is bad. I trust that we may ultimately see the adoption of a distinct policy in favor of education as the best method.

Before concluding, I wish to say just a word with regard to publicity between claim departments of various roads. There are two general objects that should constantly be kept in mind.

First, to carry on as widely as possible, with the aid of index bureaus, a consistent campaign of education through interchange of information relative to claimants reported by the Hooper-Holmes or other bureaus.

Second, to assist by special work through your local index bureaus in keeping track of claimants that do an interstate business, so to speak, or those whose operations seem to be exceptionally active and extensive. If we at all times keep in touch with this aspect of our business as presented in specific localities, and throughout the United States at large, we will develop a publicity that will be a real benefit to claim departments. An Index Bureau, conducted as it should be, that is, by member companies cooperating and promptly reporting their claims for index, would have made it practically impossible for the notorious Jennie Freeman to have *operated against three different local companies, from the same address, three times in less than two months*. You gentlemen, will recall her as the queen of all the fakirs, whose simulation of paralysis was so perfect that it was impossible to surprise her into an admission of fraud. No amount of pin pricking could make her wince. Two of the three companies paid her substantial sums to settle. The third company happened to send the same physician to examine her that the first company sent. He recognized her and the "jig was up." An up-to-date, efficient Index Bureau should not be under-estimated and furnishes one brand of publicity to which I cheerfully subscribe, because I know it to be helpful to Claim Departments.

PRESIDENT WEH:—I think you will all agree with me that we have just listened to a very excellent paper on this subject. It is very full and complete and must necessarily have required a great deal of work and time. The next in order on our program is a written discussion on this same subject, by Mr. J. S. Kubu.

WRITTEN DISCUSSION

By J. S. KUBU, *Claim Agent*,

New York State Railways (Utica & Oneida Lines), Utica, N. Y.

Publicity, I take it, means publicity through the newspapers. I believe in publicity, but in the right kind of publicity—that kind

which has news value. It is an indirect power which has a tendency to sway opinion.

There is a limit to publicity in connection with Claim Department work just as there is to anything else. It has its advantages as well as its disadvantages. A company can suffer as well as benefit by it.

We all know that we cannot entirely avoid publicity. Then why not be a party to it? Help it along, take advantage of the opportunity to protect the interest of our company and get our share of the benefits. On the other hand, if we shun, steer clear of, or purposely evade it, we throw away the remedy which helps to cure our difficulty.

There are accidents that have a news value that are bound to reach the newspapers from outside sources. This will bring out the reporters who rush to the scene of the accident; secure interviews; and, in the majority of cases, it will be found that there is always someone hanging around, ever ready and willing to work against a corporation. The reporter is obliged to get the news from whatever sources he can and proceeds to do so with industry and enterprise. He endeavors to get accurate information and if we withhold this information from him we find that the article is not entirely accurate, and therefore have no cause to complain nor say that we have not been treated fairly. We know that the majority of the accidents reported never reach the newspapers. The newspaper man also knows this, and, of course he naturally feels that the railway company is withholding news information that belongs to him. This creates an unfriendly feeling and causes indifference and sometimes antagonism, and under these conditions, publicity would not contribute anything of value or benefit to the Claim Department.

The real objection to the general policy of full publicity is the "Ambulance Chaser" who sometimes creates embarrassing situations. How much embarrassment we are put to depends a good deal on the efficiency of our department. If we take our time and allow the "Chaser" to obtain possession of the facts of a case before we ourselves know them, we will find it unprofitable, not alone in dollars and cents, but will place an additional burden upon ourselves in defending a law suit. Unfortunately, our greatest difficulty is the foreigner who cannot read and does not understand our language and who is easily influenced, especially by his class. There are plenty of "Ambulance Chasers" who speak the foreign languages and take advantage of publicity and with the aid of influence, surrounding the patient, usually are successful in landing a client.

There is a certain amount of prejudice against the company existing in an injured party which human nature will not allow him to lay aside and so it is with his family, relatives, and, I might add his neighbors. To check this prejudice and to influence the public's mind we must reach it with our ideas and when that is accomplished we will find publicity valuable and, therefore, beneficial. This kind of publicity

will help in the investigation of accidents and, no doubt, will have some bearing in the adjustment of cases, but to what extent this would amount to is hard to say.

There ought to be a cordial cooperation between the newspapers and the Claim Department. When an accident occurs which has news value we ought to get in touch with the newspapers and give them definite information that will correct any and all rumors, and very often it will save the city editor the task of assigning a reporter to a job. This line of work should be assigned to one man and all accidents and litigation should reach him first and he can then use his discretion in communicating such news to the papers; but he must know how, and when, to act. He must not aim at more publicity but at the right kind of publicity. If we were to allow everyone in the Department to "blow his trumpet" and make public announcement every time an accident is reported we would bring about a condition that would be very troublesome.

My experience with the newspaper men has taught me that if they find you frank and honest and are given an interview when they seek one and are received with courtesy, they will be frank and honest with you and fair and just to the property you represent.

In the matter of litigation the public records are open to inspection and it is a very easy matter to get a copy of a petition or a complaint. When a law suit has just been brought and is called to the attention of the newspaper man, he will, through courtesy, if he is friendly to the company, before publishing same, get in communication with you and give you a chance to defend yourself if you so desire.

The "Safety First" campaigns have been given great publicity by the newspapers throughout the States and we must admit that their liberal support has contributed greatly toward the success of such campaigns. This only emphasizes the fact of the great interest which newspapers have in the subject and makes clearer the value of the co-operation which should exist between newspapers and companies in connection with accident publicity.

PRESIDENT WEH:—The next thing in order is a general discussion on this subject. If any of you have any doubt in your mind as to your attitude on this subject, now is the time to clear it up.

Discussion of Paper on Is Publicity Beneficial to Claim Department Work

C. G. RICE:—I was hoping that somebody would start the discussion of this matter because I am personally very much interested in it. I have had some experience along different lines that might be more or less enlightening, for I have

served for a number of years as a newspaper man in Pittsburgh, and I know the attitude of newspaper men toward the corporation. I, myself, have gone out on many nights when a street car had run into something and I got all the names I could. In those times the man who could get the most names, irrespective of whether or not they were correct, was the one who had something on the other fellow. That is a pretty general idea of newspaper men.

Quite recently we had a case of a fellow named Bernstein whom we had arrested on a charge of perjury and he plead guilty. I wanted his story because he was a crook. Having that idea in mind I sent for a representative of a local news agency and spent something like an hour and a half telling him what I wanted printed. Instead of having four accidents when the article came out this was his thirteenth and it stated that he had gotten away with twelve of them, and did not mention the name of the man who represented him.

Now, as to the relation between the Claim Department and the newspaper, my opinion is that it ought to get away from the newspapers as far as possible. In this case of Bernstein the entire case was worked up by the Claim Department. I had the former superintendent of police make the complaint against him. He did not know anything at all about the case, but he got the publicity.

I have been a detective and am not ashamed of it, but am rather proud of the fact and because I take the attitude I do, it is not because I do not know how the detectives do their work. There is not any question but what the publicity of these acts will not prevent their recurrence. There is nobody quite so egotistical as a criminal. He thinks he is so wise that nobody else can get him. There are records of men who have been caught as many as sixty times and convicted, and each time he said, "What a boob I was. The next time I will do it so and so and they won't get me," but the next time he forgets something and is caught sooner or later. We all know that conviction of murder does not stop murder and that murder is on the increase. Publicity of people who are injured, the names and addresses, undoubtedly give the ambulance chasers the opportunity to go out and get in touch with these people. There is no question about that.

My idea is that we should endeavor to teach the public that the claim department is fair. My plan for working that out is the six principles which I spoke of yesterday, and in addition we have an identification card, signed by the president of our company and myself and by the director of the Department of Public Safety in Pittsburgh. On the identification card is printed the name of the road and the six principles that I have referred to. Now, unconsciously, these people as they look at that identification card and see those principles, are moved to believe that the claim department is fair.

I am opposed to a claim agent making an excuse that he should work on the same level to catch a crook. I am opposed to that. On the contrary he should rise above it. There are cases where an agent will say to a claimant when he wants to get a signed statement, "I have got to get this signed because if I go back to the superintendent without your signature he won't know whether I have been to you or not," putting the idea of a crook into the man's mind. Put it to him just the opposite. My argument is to attempt to convince the public that they are wrong when they think the claim man is not honest, to do everything toward that end.

E. F. SCHNEIDER:—The prevention of accidents is in my estimation purely a moral proposition, and a moral proposition should be given publicity. On an interurban road that I manage we invite the newspaper reporters to our meetings with the trainmen. Sometimes they come and sometimes they are too busy to come but we have had very favorable notices from them. I, myself, go and have gone into the public libraries and delivered short addresses, and during the last five years we have gone into the public schools every year and given talks, and I wish to say that we have not injured or killed a school child in five years on our road. I also go before the Chamber of Commerce in the different towns whenever I get an invitation and deliver a general address on the prevention of accidents. In this way we have received some very favorable comments and also very good help.

If a newspaper reporter wants to know about an accident, I tell him all that I possibly can, and do not try to conceal anything, but I do not report it unless I am called upon. I think that this prevention work should be taken up as a moral proposition and driven home to the public, and that you are

working entirely on a moral standard and not on a dollar and cents standard, because the question of dollars and cents does not enter into the mind of the public. If you will notice it, it does not even enter into the minds of your employes. You can not make an impression by talking or preaching the saving of dollars and cents. In my estimation it is purely a moral and educational proposition.

PRESIDENT WEH:— If there is no further discussion on this subject we will take up the next order of business. I have a communication from Mr. Frank V. Whiting, General Claims Attorney, New York Central Lines (Chairman of Committee on the Trespass Problem, appointed by the Association of Railway Claim Agents). This letter was addressed to Mr. P. C. Nickel, as a member of the Executive Committee.

NEW YORK, N. Y., January 7, 1914.

MR. P. C. NICKEL, *Member of Executive Committee,*
American Electric Railway Claims Association,
21 Park Row, New York, N. Y.

DEAR SIR:— Referring to recent telephone conversation with you relative to the work of the Trespass Committee of the Association of Railway Claim Agents, and in accordance with your suggestion, I am enclosing you herein two copies of each of our printed circular letter and blank for obtaining data in connection with accidents to trespassers.

The letter referred to sets forth the object and scope, as well as the method of our plan, and it seems to me that if your association should deem it wise to obtain the information which we are seeking to secure, it would probably be of considerable value. It strikes me that if acceptable to your people, the results of a campaign along these lines would be very helpful in connection with our work. We could probably use the monthly reports summarized by states to our mutual advantage. Of course, my thought now is that your association, or its committee, might conduct the work entirely independently of our committee, and that your people would attend to the details as between your own members.

You will recall that it was on the suggestion of Mr. J. C. Rose, Chief Claim Agent of the Pennsylvania Railroad Co., that this matter was first discussed with you, and I am, therefore, sending Mr. Rose a copy of this letter.

If there are any features involved as to which you would desire further word, please be free to write me in detail with regard to them.

Yours very truly,

(Sgd.) FRANK V. WHITING,
Chairman,

*Trespass Committee, Association
of Railway Claim Agents.*

PRESIDENT WEH:— I have a circular letter from Mr. Whiting as Chairman of that Committee. I will not take the time to read it. I assume that probably a great many of the suburban lines will be interested in this proposition, and for that reason I thought it best to bring it to the attention of the Convention.

What is your pleasure, gentlemen, regarding this communication.

ASSOCIATION OF RAILWAY CLAIM AGENTS

(COMMITTEE ON THE TRESPASS PROBLEM)

NEW YORK, N. Y., *December 1, 1913.*

DEAR SIR:— At the last annual convention of the Association of Railway Claim Agents, a committee of fifteen members was appointed for the purpose of dealing with the trespass problem. Considerable interest has been manifested by the public with reference to statistics showing that a very large majority of the trespassers killed and injured were useful members of society and that many were children; that a comparatively few were known tramps or hoboes. The record of trespassers killed and injured on the railways of the United States during the past twenty years is appalling. Figures as given by Mr. C. C. McChord, Interstate Commerce Commissioner, in an address before the First Co-operative Safety Congress, held at Milwaukee in October, 1912, showed that there were 86,733 trespassers killed and 94,646 injured during that period. Pamphlet containing an article on this subject, by Mr. Marcus A. Dow, General Safety Agent, New York Central Lines, is inclosed herewith for your information.

The members of the committee are very much interested in this subject, and at a meeting held in Chicago on September 23, 1913, decided that it was very desirable to secure Federal legislation; and, in order to aid in this proposition, we are to gather statistics for the purpose of showing the necessity of such legislation and to furnish a basis for publicity and agitation of the question. In addition, we feel that a most important feature of this work is one of publicity, to the end that public opinion may be molded, not only for the purpose of aiding in the procurement of proper legislation, but also in its enforcement; and that, while proper legislation and its enforcement are very essential, in addition, in order to reduce trespassing to a minimum, we must have the hearty co-operation and approval of the public and the assistance of parents, teachers, officeholders and others.

The work of publicity has been carried on extensively on the New York Central Lines, and especially in New York State. Considerable information has been published and newspapers throughout New York, Pennsylvania, Ohio, Indiana, Illinois and Michigan have published many editorials upon the subject.

The committee thinks it very desirable that reliable statistics be gathered, covering, aside from the mere fact that a certain number of trespassers are killed and injured in each State, information as to their social status and economic value to the community in which they live. A supply of blanks has been forwarded to you under separate cover for the purpose of making reports. It is requested that the use of these blanks be started January 1, 1914, to cover cases occurring subsequent to that date. The blanks are to be used, in the first place, for individual cases. These are to be consolidated by each railroad into a report for each State monthly, after which all reports for the various States are to be sent to the members of the committee sending out the blanks. These reports are to be consolidated by States by such member and forwarded to the chairman of the committee.

We trust that we may have your hearty co-operation in this matter. The committee further invites suggestions from any officer of a railroad or other person that will be of service to it in its work, and will be glad, especially to have any practical suggestions that will assist it in the work of abating the trespass evil.

Please forward monthly reports by States for your road to the committee member whose name and address is shown below.

Yours very truly,

FRANK V. WHITING,
Chairman.

TRESPASS INJURY REPORT

For Trespass Committee, Association of Railway Claim Agents.

1. Railroad.....
2. State.....
3. Date of accident.....
4. Extent of accident { Killed
Loss of one limb
Loss of two limbs
Other injury
5. Place { In country district
In city
In town or village
6. Residence { Near place of accident
Far from place of accident
Unknown
7. Was injured person living at home with family or parents { Yes
No
8. Name..... { Male { Married
Female { Single
Unknown
9. Occupation { None
Unskilled laborer
Skilled laborer
Profession
Merchant
Clerical
Housewife
Unknown
10. Regularly employed at time of accident { Yes
No
Unknown
11. Nature of accident { Walking on track
Riding on train
Other accidents
Unknown
12. Was injured person known tramp or hobo { Yes
No
Unknown
13. Age { 5 years or under
10 " "
15 " "
21 " "
30 " "
50 " "
60 " "
65 " "
Over 65 years
14. Was injured person intoxicated { Yes
No
Unknown
15. Give nationality { American
Foreign
Unknown

INSTRUCTIONS

- (a) Fill in blank space giving information required.
- (b) Place check mark opposite answer to numbers 4 to 15 inclusive.

H. V. DROWN:—I move that this communication be placed on our record.

(Motion duly seconded, stated and carried.)

E. P. WALSH:—Mr. President and gentlemen of the Association, I wish to bring to the attention of the Association something that I have in mind. On the twenty-eighth day of September of this year there passed away in the city of St. Louis, one who has for more than forty years been actively engaged in street railway work. I refer to Captain Robert McCulloch, late president and general manager of the United Railways Company of St. Louis. He died quite suddenly and his death came as a severe shock to the members of his family and to the employes of the company over which he presided and whose affairs he so successfully and ably administered and to the community in which he resided. In fact, I do not recall in recent years the death of a public spirited citizen who was so extensively and profoundly mourned as was Captain McCulloch.

He was past seventy years of age and was active at his desk always from six o'clock in the morning until six o'clock in the evening, and was subject to call at every hour of the twenty-four. He was regarded by all of us who worked for and with him not so much as an employer but rather as a father to whom we might go with our troubles, always receiving kindly counsel, friendly admonition and advice, and we ever found him alert to our interests individually and collectively.

I do not believe that I am out of order in calling this matter to the attention of this Convention because while he was not directly connected with the Claims Association, yet in his executive capacity and as a member of the parent Association he was ever ready and willing to do anything in his power to further the interest of this organization and street railway work.

If I am in order I wish to move that this Association express its sense of regret for the death of Captain Robert McCulloch by a rising vote.

H. V. DROWN:—I second the motion.

PRESIDENT WEH:—It has been moved and seconded that this Convention express its regret by taking a rising vote. All in favor of same will do so by rising.

(Motion carried unanimously.)

PRESIDENT WEH:—The next thing will be the report of the Committee on Nominations.

REPORT OF COMMITTEE ON NOMINATIONS

To the American Electric Railway Claims Association:

GENTLEMEN:—Your Committee on Nominations after carefully sounding out the members' desires, suggests for nomination and to office in our Association the following gentlemen:

For President, Mr. William Tichenor, Claim Agent, Terre Haute, Indianapolis and Eastern Traction Co., Indianapolis, Indiana.

For First Vice-President, Mr. George Carson, Claim Agent, Puget Sound, Traction, Light and Power Co., Seattle, Washington.

For Second Vice-President, Mr. R. E. MacDougall, Claim Agent, New York State Railways, Rochester, N. Y.

For Third Vice-President, Mr. S. B. Hare, Claim Agent, Altoona & Logan Valley Electric Railway Co., Altoona, Pa.

For Secretary-Treasurer, Mr. B. B. Davis, Claim Adjuster, Columbus Railway, Power and Light Co., Columbus, Ohio.

As members of the Executive Committee:

Peter C. Nickel, Claim Agent, New York Railways Co., New York, N. Y.

F. J. Whitehead, Manager, Claims Department, Washington Railway & Electric Co., Washington, D. C.

C. B. Proctor, Claim Agent, The Memphis Street Railway Co., Memphis, Tenn.

Wallace Muir, Assistant Counsel, Kentucky Traction and Terminal Co., Lexington, Ky.

WALLACE MUIR:—Mr. President, I move that the names be accepted and the secretary be instructed to cast a ballot for these gentlemen.

B. B. DAVIS:—The ballot is cast and they are duly elected.

W. F. WEH:—I will appoint Messrs. Drown and Bennett a Committee to escort the President-elect to the Chair.

PRESIDENT-ELECT TICHENOR:—Gentlemen, I thank you, and when I say that, you know I do not intend to express a mere courtesy. I think you can see from the emotion welling up within me that it comes from the bottom of my heart. I am not able to say any more. Let us hear from Mr. Mac Dougall.

R. E. MAC DOUGALL:—I appreciate very much indeed the honor you have conferred in naming me as your second vice-

president. I realize the personnel of the men who make up this Association, and I again state that I appreciate very much the honor of being your second vice-president.

PRESIDENT-ELECT TICHENOR:— Let us hear from Mr. Hare.

S. B. HARE:— Mr. President and members of the Association; I would indeed be insensible to any honor conferred did I not feel deeply what has been given to me in this instance. Some years ago, when asked to serve on a committee, my reply was that if the President considered me of sufficient calibre to perform the duties of that committee, I was here to serve; and when again approached on this subject, I made the statement that if the Association thought I was big and broad enough to fill an important or unimportant office it would be my pleasure to serve, and since this Association has seen fit to place this trust in my hands I take it that my associates consider me big enough to perform the duties of this important office and in accepting this trust, it will be my earnest desire and effort to measure up to the standard that the Association desires. I thank you most heartily for this honor with the promise that I will endeavor to perform the duties of my office to the best of my ability.

PRESIDENT-ELECT TICHENOR:— I will call on our good and much experienced secretary.

B. B. DAVIS:— Gentlemen, this is the tenth time that I have accepted this honor and I assure you that I appreciate it and to the interest of the Association. I thank you again. and to the best interest of the Association. I thank you again.

PRESIDENT-ELECT TICHENOR:— Gentlemen, the next in order is a thing just a little hard to do. Every man on this floor and every member of the Association is a personal friend of mine, and I would like to give every one of you not only a place on a committee, but I would like to give you all the best place on all the committees, but that can not be done. There is not enough to go around and some of you gentlemen will be left out. Those whom I have not been able to appoint are none the less appreciated.

The Committee on Subjects for the ensuing year will be Messrs. D. Edmunds, H. D. Briggs, Charles B. Brunner and J. E. Burr. The Committee on Ways and Means will be

J. S. Harrison, J. S. Kubu and Alves Dixon. The Committee on Employment will be B. B. Davis and E. E. Slick. Some of you men know Mr. Slick. He now occupies the place of our good friend, Mr. Ellis C. Carpenter. The third man for this committee is Mr. C. J. MacAleer. These committees are largely the same that served last year.

C. C. MULLEN:—I move that the hearty and sincere thanks of this Association be extended to Mr. Weh, our retiring president, and the other members who served as vice-presidents, for their efficient services during the past year.

(Motion duly seconded, stated and carried unanimously by a standing vote.)

AUGUSTUS BAKER:—I would like to make a motion thanking those gentlemen who prepared papers for this Convention.

(Motion duly seconded, stated and carried.)

E. P. WALSH:—Mr. Rice did not prepare a paper but he gave us perhaps the best talk we had. I move that we extend our thanks to him.

(Motion duly seconded and carried.)

L. S. HOFFMAN:—I move that Mr. Weh be made a member of the Executive Committee as a past president.

(Motion duly seconded and carried.)

H. K. BENNETT:—Mr. President, I think that Mr. Weh is amply repaid for all of his labors during the past year as the presiding officer of our Convention by the hearty vote that he has received, and he needs no words of mine at this time, although he knows he has my personal congratulation. If he feels as I did when I stepped down and out of the chair, it is as though I had taken off my winter overcoat and put on a spring one. I think he is to be highly congratulated for the manner in which he has conducted the affairs of the Association. The year has been one of profit and it will be hard work for the incoming administration to keep pace with or excel him in any way. As a past president of our Association, at this time, in behalf of our Association I wish to present to him this past president's badge as a token of our high regard for him.

PAST-PRESIDENT WEH:—I see you are bound to get another speech out of me in some way or another. I have been

speaking for some time, and thought I had done my share. I certainly will have to concede one thing; that is, that my good friend Bennett has the faculty of being able to say many nice things. I feel as if he ought to be designated as the official eulogist; however, I hope Mr. Bennett did not find any difficulty in saying all those fine things.

H. K. BENNETT:— They were well deserved.

PAST-PRESIDENT WEH:— I am hardly conscious of anything I have done to justify all you have said; however, I appreciate it and thank you for it.

I have been more or less active in the affairs of the Association for some time and at times have been called upon to perform some duty which probably seemed more or less burdensome in connection with the other trials and tribulations that claim agents have. However, I did it willingly because I felt that I owed it to the Association as an individual. Now that I am about to retire to the ranks my attitude in that respect has not changed. My humble services will be always at your disposal, and I will be very glad to respond at any time, providing, of course, it is in the interest of our Association.

Again I thank you for your kindly words and also for this token of esteem. It will serve as a sort of general reminder of the many pleasant associations I have had while acting as an officer of this Association.

PRESIDENT-ELECT TICHENOR:— Gentlemen, during this year I expect to be on the job all the time. It shall be my constant endeavor to give the very best of my ability for the benefit of this Association, and I know I will have the hearty support of every one of you, and that the year will be successful. I do not want to say anything against the success of the past year's work of this Convention, but, gentlemen, I want this to be the best one. That is not saying anything against anybody else. Let us get better and better as we grow older. It is possible, that the next Convention will be held a long way from where most of us live. Let us go to that Convention. Promise yourselves, now, all of you, that you will make every possible effort. Let us see if we can not get about as good a crowd of people from east of the Mississippi

River to the San Francisco Convention, should it be a San Francisco Convention, as we usually have here. There was a good sprinkling of the people from the East that went to Denver when it was there. Let us all meet in San Francisco. It is worth while to go aside from the Convention. If we can have such a Convention out there as I understand the Associations on the Pacific Coast always have—they have a claim agents association out there—I know it will be worth while going without any reference to the beautiful mountain country that can be seen going and coming. Go to the Convention next year, gentlemen, all of you. Let us have a good time.

There being no further business the meeting adjourned, *sine die*.

Claims Association

CONTRIBUTORS TO DISCUSSIONS

The following is a complete list of names, official titles and addresses of those who participated in the discussion at the Convention of the Claims Association.

Bennett, H. K., Claim Agent, Fitchburg & Leominster Street Railway Co., Fitchburg, Mass.

Bishop, F. C., Claim Agent, Pacific Electric Railway Co., Los Angeles, Cal.

Brunner, Chas. B., Claim Agent, Easton Transit Co., Easton, Pa.

Burr, J. E., Claim Agent, Eastern Pennsylvania Railways Co., Pottsville, Pa.

Cavanaugh, H. B., Auditor, Cleveland, Southwestern & Columbus Railway Co., Cleveland, Ohio.

Davis, B. B., Claim Adjuster, Columbus Railway, Power & Light Co., Columbus, Ohio.

Drown, H. V., Claim Agent, Public Service Railway Co., Newark, New Jersey.

Glover, M. W., Secretary and Auditor, Mobile Light & Railroad Co., Mobile, Ala.

Hare S. B., Claim Agent, Altoona & Logan Valley Electric Railway Co., Altoona, Pa.

Harrison, J. S., Claim Agent, Jacksonville Traction Co., Jacksonville, Fla.

Jack, A. G., Claim Agent, Wilmington & Philadelphia Traction Co., Wilmington, Del.

Johnston, F. J., Chief Adjuster, San Antonio Traction Co., San Antonio, Tex.

Jumonville, H. J., Auditor, New Orleans Railway & Light Co., New Orleans, La.

Kilfoyle, T. P., Auditor, The Cleveland Railway Co., Cleveland, Ohio.

King, P. L., Auditor, San Antonio Traction Co., San Antonio, Tex.

Mead, W. J., Assistant Treasurer, The Cleveland Railway Co., Cleveland, Ohio.

Muir, Wallace, Assistant Counsel, Kentucky Traction & Terminal Co., Lexington, Ky.

Mulford, F. W., Claim Agent, Virginia Railway & Power Co., Richmond, Va.

Mullen, T. J., New Brighton, Staten Island, New York.

Nickel, P. C., Claim Agent, New York Railways Co., New York, N. Y.

Redfern, C. E., Claim Agent, The Rhode Island Co., Providence, R. I.

Reynolds, J. J., Claim Attorney, Boston Elevated Railway Co., Boston, Mass.

Rice, C. G., Superintendent Claims Department, Pittsburgh Railways Co., Pittsburgh, Pa.

Schneider, E. F., General Manager, Cleveland, Southwestern & Columbus Railway Co., Cleveland, Ohio.

Tichenor, Wm., Claim Agent, Terre Haute, Indianapolis & Eastern Traction Co., Indianapolis, Ind.

Tingley, C. L. S., Second Vice-President, American Railways Co., Philadelphia, Pa.

Walsh, E. P., Attorney, United Railways Company of St. Louis, St. Louis, Mo.

Weh, W. F., Superintendent Claim Department, The Cleveland Railway Co., Cleveland, Ohio.

Wynne, L. F., Claim Agent, Georgia Railway & Power Co., Atlanta, Ga.

SUMMARY INDEX OF PREVIOUS PROCEEDINGS

OF THE

AMERICAN STREET AND INTERURBAN RAILWAY CLAIM AGENTS' ASSOCIATION, 1906-1910.

ADDRESS OF:	REPORT	PAGE
Rhoades, S. L., President.....	1906	23
Bradley, H. G., Acting President.....	1907	5
Goshorn, H. R., President.....	1908	15
Hardin, C. B., President.....	1909	15
Carpenter, E. C., President.....	1910	18
Member Companies and their Claim Department Officials	1906	232
“ “ “ “ “ “ “	1907	180
“ “ “ “ “ “ “	1908	224
“ “ “ “ “ “ “	1909	182
“ “ “ “ “ “ “	1910	200
Convention Photograph	1906	75
“ “	1907	59
“ “	1908	89
“ “	1909	95
“ “	1910	120
PAPERS READ AND DISCUSSED:		
An Act to Prevent the Malicious Promotion of Litigious Claims	1906	218
Claim Agent's Work of the Future, The, by C. W. Hare	1906	209
Methods of Management of Claim Departments, by H. C. Bradley	1906	214
Policy of the Claim Department Toward the Public, The, by W. F. Weh.....	1906	55
Which Is the Better Policy, Quick or Delayed Settlements? by A. J. Farrell	1906	35
Claim Agent of To-day and His Work, The, by H. K. Bennett	1907	34
Claim Department and What Should Be Done to Make It Most Effective, The, by Chas. B. Hardin.	1907	138
How I Manage Bad Cases, by H. P. Vories.....	1907	50
Instruction of Employees in Accident Work, by F. W. Johnson	1907	160
Policy of the Claim Department to the Injured Employee, The, by R. H. Schoenen.....	1907	25
Selecting and Training of Investigators and Adjusters for the Claim Department, The, by E. C. Carpenter . . .	1907	64
Claim and Its Disposition, The, by P. C. Nickel...	1908	52

PAPERS READ AND DISCUSSED— (<i>Continued</i>)	REPORT	PAGE
Duties Claim Agents and All Other Officials of Quasi-Public Corporations Owe the Public, The, by E. R. Roberts	1908	81
Organization of a Claim Department for a Small or Moderately Large Company, including a School of Instruction, as a Means of Preventing Accidents, The, by F. J. Ryan, M. D.....	1908	39
Uniformity in Claim Department Records and Accounts, by John J. Reynolds.....	1908	63
Topic I, "What Is the Best Means of Preventing Collisions?"		
Written Discussion by W. A. Satterlee.....	1909	24
Written Discussion by F. J. Ryan, M. D.....	1909	27
Topic II, "How Can Boarding and Alighting Accidents Be Prevented or Diminished?"		
Written Discussion by W. Tichenor.....	1909	54
Topic III, "Is It Good Practice to Furnish the Injured Person with Copy of His Statement?"		
Written Discussion by E. P. Walsh	1909	68
Written Discussion by E. H. Odell.....	1909	70
Topic IV, "Is a School of Instruction Essential?"		
Written Discussion by E. C. Carpenter.....	1909	83
Written Discussion by J. T. Funk	1909	88
Written Discussion by A. G. Rippey	1909	92
Topic V, "Should Information Be Furnished Newspapers?"		
Written Discussion by H. K. Bennett	1909	96
Written Discussion by W. C. Forbess	1909	100
Written Discussion by J. R. Pratt	1909	102
Topic VI, "What Should Be the Relationship of the Medical and Claim Departments?"		
Written Discussion by B. F. Boynton.....	1909	109
Topic VII, "The Claim Department and Its Relation to the Operating Department."		
Written Discussion by J. H. Handlon.....	1909	123
Topic VIII, "The Unreported Accident."		
Written Discussion by C. A. Avant	1909	129
Written Discussion by W. E. Robinson	1909	135
Written Discussion by W. O. Stout	1909	138
What Matters Particularly Interesting to Claim Departments Ought to be Subject to Legislation, by J. R. Pratt	1910	32
By What Methods Can Claim Agents Obtain Accurate Reports from Car Crews, by J. J. Reynolds.	1910	46
Mechanical Devices for Preventing Accidents, by H. V. Drown.....	1910	62

Summary Index of Previous Proceedings

XV

PAPERS READ AND DISCUSSED — (<i>Continued</i>)	REPORT	PAGE
How the Claim and Operating Departments Should Co-operate, by H. C. Page.....	1910	74
Is It Desirable to Have Cars Stop Before or After Crossing Intersecting Streets, by R. E. McDougall	1910	88
Is It Advisable to Treat the Physician as Both Doctor and Attorney, by W. F. Weh.....	1910	96
Criminal Negligence of Employes, by E. F. Schneider	1910	105
PORTRAITS OF PRESIDENTS:		
Rhoades, S. L.	1906	Frontispiece
Bradley, H. C.	1907	"
Goshorn, H. R.	1908	"
Hardin, C. B.	1909	"
Carpenter, E. C.	1910	"
PROGRAM OF THE ANNUAL CONVENTIONS.....	1906	6
" " " " "	1907	10
" " " " "	1908	11
" " " " "	1909	11
" " " " "	1910	11
QUESTION BOX	1906	75
" "	1907	71
" "	1908	89
" "	1910	128
REMARKS BY:		
Beggs, John I.....	1906	14
Davis, B. B.....	1906	13
Ely, Hon. W. Caryl	1906	18
Beggs, John I.....	1907	20
Sears, Russell A.....	1907	55
REPORTS OF:		
Executive Committee	1906	28
" "	1907	15
" "	1908	20
" "	1909	17
" "	1910	20
Secretary-Treasurer	1906	29
" "	1907	17
" "	1908	27
" "	1909	20
" "	1910	24
Committee on Nominations.....	1906	223
" " "	1907	64
" " "	1908	87
" " "	1909	155
" " "	1910	104

SUMMARY INDEX OF PREVIOUS PROCEEDINGS
OF THE
AMERICAN ELECTRIC RAILWAY CLAIMS ASSOCIATION, 1911-1913

	REPORT	PAGE
Address of the President.....	1911	17
" " " " 	1912	21
" " " " 	1913	11
Convention Photograph	1911	88a
" " 	1913	150a
PAPERS READ AND DISCUSSED:		
"Education."		
(a) "Education of Employes" by Jas. R. Pratt..	1912	194
Written Discussion, "Training of Men		
for Car Service," by J. J. Reynolds.....	"	198
(b) "Safety Education, a Need and an Oppor-		
tunity," by Frederick S. Hughes.....	"	207
Written Discussion by Ida P. Newel.....	"	214
"How Can the Public be Educated in the Prevention		
of Accidents," by B. F. Boynton and S. W. Bald-		
win	1911	107-110
"The Investigation of Street Railway Accident Cases,"		
by W. P. Christiansen.....	1913	53
"Mechanical Devices for Preventing Accidents," by		
J. J. Reynolds and M. P. Spillane.....	1913	22
"Motor Vehicles," by M. B. Bracken.....	1913	113
"The Organization, Maintenance and Operation of the		
Medical Department of a Large Street		
Railway Company."	1912	36
(a) "Its Relations to the Claim Department," by		
E. L. Lindemuth.....	"	36
Written Discussion by J. S. Harrison....	"	40
(b) "Its Attitude Toward the Public," by W. E.		
Robinson	"	42
Written Discussion by Wallace Muir....	"	45
(c) "Its Attitude Toward the General Practi-		
tioner," by C. B. Proctor.....	"	49
Written Discussion by Dr. W. M. Holtz..	"	51
(d) "Expert Medical Testimony," by S. B. Hare.	"	54
"The Plan and Scope of a Medical Department," by		
Dr. John J. Moorhead.....	1912	56
"The Practical Value of the Index Bureau, with Some		
Statistics and Illustrations," by H. R. Goshorn		
and C. G. Rice.....	1911	62-72

PAPERS READ AND DISCUSSED — (<i>Continued</i>)	REPORT	PAGE
“Prevention of Accidents,” by E. C. Carpenter and F. J. Whitehead.....	1913	90-96
By H. V. Drown.....	1913	60
“J. H. Handlon.....	1913	66
“P. C. Nickel.....	1913	69
“Trainmen — Their Selection and Method of Instruction in Order to Obtain Complete and Intelligent Accident Reports,” by E. P. Walsh and A. E. Beck	1911	32-37
“The Value of Expert Testimony,” by S. Ossoski and J. L. Quackenbush.....	1912	107-118
“What Influence Can the Claim Department Exert in the Prevention of Accidents.”.....	1912	70
(a) “With the Management,” by E. C. Carpenter.	“	70
(b) “With the Transportation Department,” by Alves Dixon	“	73
(c) “What can be Done to Inculcate in the Minds of Employes a Strict Adherence to the Golden Rule,” by B. S. Josselyn.....	“	80
Portrait of President.....	1911	Frontispiece
“ “ “	1912	“
“ “ “	1913	“
Program of the Annual Convention.....	1911	11
“ “ “ “ “	1912	12
“ “ “ “ “	1913	8
REPORTS OF:		
Executive Committee	1911	19
“ “	1912	26
“ “	1913	13
Secretary-Treasurer	1911	21
“ “	1912	30
“ “	1913	15
Committee on Nominations.....	1911	136
“ “ “	1912	313
“ “ “	1913	21

GENERAL INDEX

A	PAGE
Accident Department—Classification of Expenses of:	
Report of Committee on.....	146
Discussion	149
Accident Prevention Board:	
Report of	37
Discussion	93
Summary of Replies to Data Sheet.....	40
Boarding and Alighting.....	40
Car Collisions	70
Collision of Vehicles.....	50
Education of Employes Generally.....	80
Accidents:	
Classification of	133
“How They May be Prevented”—Paper read by F. C. Henderschott	87
Accounting—Educational Course in, by Prof. John R. Wildman:	
Announcement of	93
Plan Proposed	16
Address of the President.....	1
Annual Report of:	
Executive Committee	7
Secretary-Treasurer	8
Appointment of Committees.....	186
B	
Baker, Augustus, Remarks of.....	187
Bennett, H. K.—Remarks of.....105, 131, 142, 144, 146, 149, 187, 188	
Bishop, F. C.—Remarks of.....	96
Board of Accident Prevention:	
Report of	37
Summary of Replies to Data Sheet.....	40
Boarding and Alighting.....	40
Car Collisions	70
Collision of Vehicles.....	50
Education of Employes Generally.....	80
Boarding and alighting from cars.....	40
Boynton, B. F.—Telegram from.....	110
Burr, J. E.—Remarks of.....	35, 36
Business—General	186
Brunner, Chas. B., Remarks of.....	36

C	PAGE
Car Collisions	70
Carson, George, Letter from.....	16
Cavanaugh, H. B., Remarks of.....	149
Claims-Accounting — Report of Joint Committee on.....	132
Classification of Accidents.....	133
Discussion	137
Public Service Classification.....	138
“Claims Department Policies and Principles,” by C. G. Rice.....	112
Written Discussion on	
By Wm. Tichenor.....	123
By J. H. Handlon.....	128
Classification of	
Accidents	133
On Public Service Railway Co.....	138
Expenses of Accident Department	
Report of Subcommittee on.....	146
Discussion	149
Collision of Vehicles.....	50
Committee on:	
Accident Prevention Board:	
Personnel	vii
Report	37
Claims-Accounting:	
Report	132
Discussion	137
Education:	
Proposed Educational Course.....	17
Employment:	
Personnel	vii
Report	13
Personal 1914-1915	187
Index Bureau:	
Personnel	vii
Report	13
Discussion	14
Index Bureau (Special).....	16
Nominations:	
Appointment of	16
Report	185
Subjects:	
Personnel	vii
Report	7
Personnel 1914-1915	186
Ways and Means:	
Personnel	vii
Report	13
Personnel 1914-1915	186

Committees	PAGE
1913-1914, Personnel of.....	vii
1914-1915, Personnel of.....	186
Subcommittee on Classification of Expenses of Accident Department	146
Discussion	149
Communications :	
Carson, George	16
Committee on Education.....	16
Whiting, Frank V.....	180, 181
Contributors to Discussions	x
Contents — Table of	iii
Convention Committees :	
Appointment of	16
Convention, 1914 :	
Committee on	16
Minutes of Monday's Session.....	I
Tuesday's Session	95
Tuesday's Joint Session	37
Wednesday's Session	112
Thursday's Session	150
Officers elected at the.....	vi
Officers of the.....	v
Program of the 1914.....	viii
“Course in Accounting,” by Prof. J. R. Wildman.....	93

D

Data Sheet of Accident Prevention Board. (See Report.)	
Davis, B. B., Remarks of.....	8, 143, 145, 185, 186
Discussion on :	
“Claims Department Policies and Principles,” Address by	
Wm. Tichenor (Written).....	123
J. H. Handlon (Written).....	128
Classification of Expenses of Accidents of the Claim Department	149
Hooper-Holmes Index Bureau	95
“How Investigation should be Conducted from a Legal Point of View, etc.”	
General	34
L. S. Hoffman (Written).....	25
Wallace Muir (Written).....	30
Index Bureau	14
“Is Publicity Beneficial to Claim Department Work?”	
Discussion on :	
General	177
J. S. Kubu (Written).....	175
J. J. Reynolds (Written).....	154

Discussion on — <i>Continued</i> :	PAGE
Report of Board of Accident Prevention.....	93
Report of Joint Committee on Claims-Accounting.....	137
“Safety First,” by G. C. Rice.....	110
Discussions — Contributors to	x
Drown, H. V., Remarks of.....	14, 95, 98, 108, 137, 141, 143, 144, 184
Education of Employes Generally.....	80

E

Educational Course in Accounting — By Prof. J. R. Wildman,	
Announcement of	93
Election of Officers.....	185
Employment, Report of Committee on.....	13
Executive Committee,	
Report of	7
Expenses of Accounting Department — Classification of,	
Report of Subcommittee on.....	146
Discussion	149
Expenses of Claims Association.....	11

G

General Business	186
General Discussion,	
Classification of Expenses of Accident Department.....	149
Hooper-Holmes Information Bureau.....	95
“How Investigations Should be Conducted from a Legal	
Point of View,” Paper by E. P. Walsh.....	34
Index Bureau	14
Is Publicity Beneficial to Claim Department Work?.....	177
Glover, M. W., Remarks of.....	131

H

Handlon, J. H., Remarks of.....	128
Written Discussion on “Claims Department Policies and	
Principles”	128
Hare, S. B., Remarks of.....	93, 186
Harrison, J. S., Remarks of.....	108, 109, 143
Henderschott, F. C., “How Accidents May Be Prevented”.....	87
Hoffman, L. S., Remarks of.....	25, 187
Written Discussion on Paper “How Investigations Should be	
Conducted from a Legal Point of View”.....	25
Hooper-Holmes Information Bureau, Discussion on.....	95
“How Accidents May be Prevented,” by F. C. Henderschott.....	87
“How Investigations Should Be Conducted From a Legal Point	
of View, Having in Mind Defense as Well as Adjustment,”	
by E. P. Walsh.....	19
Written Discussion by	
L. S. Hoffman	25
Wallace Muir	30

I

Index Bureau :	PAGE
Discussion on Hooper-Holmes.....	95
Report of Committee on.....	13
Discussion	14
Special Committee on	16
Index of Previous Proceedings (See Summary Index).	
Individual Members—List of New, from October 1, 1913, to September 30, 1914	12
Installation of Officers, at the 1914 Convention.....	185
"Is Publicity Beneficial to Claim Department Work?"—by C. E. Redfern	150
General Discussion	177
Written Discussion by	
J. S. Kubu	175
J. J. Reynolds	154

J

Jack, A. G., Remarks of.....	109, 143
Johnston, Fred J., Remarks of.....	96, 108
Joint Committee on Claims—Accounting:	
Classification of Accidents	133
Public Service Classification.....	138
Report of	132
Discussion	137
Joint Sessions:	
With Accountants	131
With Engineering and Transportation and Traffic Associa- tions	37
Jumonville, H. J., Remarks of.....	146

K

Kilfoyle, T. P., Remarks of.....	143, 149
King, P. L., Remarks of.....	142
Kubu, J. S., Written Discussion on "Is Publicity Beneficial to Claim Department Work?".....	175

M

MacDougall, R. E., Remarks of.....	185
McCulloch, Capt. Robert, Tribute to.....	184
Mead, W. J., Remarks of.....	149
Membership, Individual (See Individual Membership):	
Minutes of Monday's Session.....	1
Tuesday's Session	95
Tuesday's Joint Session with Engineering and Transporta- tion and Traffic Associations.....	37
Wednesday's Session	112
Wednesday's Joint Session	131
Thursday's Session	150

	PAGE
Monday's Session	I
Muir, Wallace, Remarks of	19, 30, 35, 97, 185
Mulford, F. W., Remarks of.....	95
Mullen, C. C., Remarks of.....	187

N

Nickel, P. C., Remarks of.....	95, 96
1913-1914 Committees:	
Personnel of	vii
1914-1915 Committees:	
Personnel of	186
1914 Convention:	
Minutes of Monday's Session	I
Minutes of Tuesday's Session	95
Minutes of Tuesday's Joint Session	37
Minutes of Wednesday's Session	112
Minutes of Wednesday's Joint Session	131
Minutes of Thursday's Session	150
Officers Elected at the.....	vi
Officers of the.....	v
Program of the.....	viii
Nominations, Committee on	
Appointment of	16
Report of	185

O

Officers:

Elected at the 1914 Convention.....	vi
Installation at the 1914 Convention.....	185
Nomination	185
Of the 1914 Convention.....	v

P

Paper — "Claims Department Policies and Principles," by C. G. Rice	122
Written Discussion by	
J. H. Handlon	128
Wm. Tichenor	123
"How Accidents May be Prevented," by F. C. Henderschott..	87
"How Investigation Should be Conducted from a Legal Point of View, Having in Mind Defense as Well as Adjustment," by E. P. Walsh.....	19
General Discussion	34
Written Discussion by	
L. S. Hoffman	25
Wallace Muir	30

Paper — <i>Continued</i> :	PAGE
“Is Publicity Beneficial to Claim Department Work?” by	
C. E. Redfern.....	150
General Discussion	177
Written Discussion by	
J. S. Kubu	175
J. J. Reynolds	154
Parallel of Classification of Public Service Railway Company and	
that Submitted by Claims-Accounting Committee.....	138
President Weh's Address	I
Previous Proceedings (See Summary Index)	
Program of the 1914 Convention.....	viii
Public Service Classification of Accidents.....	138
“Publicity — Is it Beneficial to Claim Department Work?” Paper	
by C. E. Redfern	150
General Discussion	177
Written Discussion by	
J. S. Kubu	175
J. J. Reynolds.....	154
Railway Claim Agents:	R
Circular Letter	180
Report of Trespass Committee.....	181
Redfern, C. E.— Paper “Is Publicity Beneficial to Claim Depart-	
ment Work?”.....	150
Written Discussion by	
J. S. Kubu	175
J. J. Reynolds.....	154
Remarks of	154
Report of	
Board of Accident Prevention.....	37
Replies to Data Sheet.....	40
Boarding and Alighting.....	40
Car Collisions	70
Collision of Vehicles.....	50
Education of Employees Generally.....	80
Committee on	
Employment	13
Index Bureau	13
Discussion	14
Special Committee	16
Nominations	185
Subjects	7
Ways and Means	13
Executive Committee	7
Joint Committee on Claims-Accounting.....	132
Classification of Accidents	133
Discussion	137
Public Service	138

Report of — <i>Continued</i> :	PAGE
Secretary-Treasurer	8
Subcommittee on Classification of Expenses of Accident Department	146
Discussion	149
Trespass Committee of the Association of Railway Claim Agents	183
Reynolds, J. J., Written Discussion on "Is Publicity Beneficial to Claim Department Work?"	154
Rice, C. G., Paper — "Claim Department Policies and Principles".	112
General Discussion	177
Written Discussion by	
J. H. Handlon	128
Wm. Tichenor	123
Remarks	34, 105, 110, 177
Safety First	110

S

Safety First, Remarks by C. G. Rice.....	110
Schneider, E. F., Remarks of.....	35, 36, 179
Secretary-Treasurer, Report of.....	8
Special Committee on Index Bureau.....	16
Subcommittee on Classification of Expenses of Accident Department	146
Discussion	149
Subjects, Committee on:	
Personnel of 1913-1914	vii
Personnel of 1914-1915	186
Report	7
Summary Index of Previous Reports:	
American Street and Interurban Railway Claim Agents' Association of 1906-1910.....	xii
American Electric Railway Claims Association of 1911-1913..	xv
Summary of Replies to Data Sheet of Board of Accident Prevention (See Report).	

T

Table of Contents	iii
Telegram from B. F. Boynton.....	110
Thursday's Session, Minutes of.....	150
Tichenor, Wm., Remarks.....	15, 35, 36, 99, 108, 109, 123, 137, 143, 144, 145, 148, 149, 185, 186, 188
Written Discussion	123
Tingley, C. L. S., Remarks of.....	94
Trespass Committee on Railway Claim Agents, Letters.....	180, 181
Tribute to Capt. Robert McCulloch.....	184
Tuesday's Joint Session With Engineering and Transportation and Traffic Associations	37
Tuesday's Session, Minutes of.....	95

W	PAGE
Walsh, E. P., Paper — "How Investigation Should be Conducted from a Legal Point of View, Having in Mind Defense as Well as Adjustment"	19
General Discussion	34
Written Discussion by	
L. S. Hoffman	25
Wallace Muir	30
Remarks of	107, 108, 109, 141, 144, 145, 184, 187
Ways and Means:	
Personnel of Committee on	vii, 186
Report of	13
Wednesday's Session, Minutes of	112
Wednesday's Joint Session	131
Weh, W. F., Remarks of	6, 8, 11, 12, 13, 15, 16, 19, 25, 30, 34, 37, 93, 94, 95, 97, 104, 108, 109, 110, 112, 123, 128, 150, 154, 175, 177, 180, 181, 184, 185, 187, 188
Whiting, Frank V., Communication from	180, 181
Wildman, Prof. John R., Course in Accounting	93
Written Discussion:	
"Claims Department Policies and Principles" by	
J. H. Handlon	128
Wm. Tichenor	123
"How Investigations Should be Conducted from a Legal Point of View, Having in Mind Defense as Well as Adjustment," by	
L. S. Hoffman	25
Wallace Muir	30
"Is Publicity Beneficial to Claim Department Work?" by	
J. S. Kubu	175
J. J. Reynolds	154
Wynne, L. F., Remarks of	97, 144, 145



NORTHEASTERN UNIVERSITY LIBRARIES DUPL



3 9358 01234373 4

